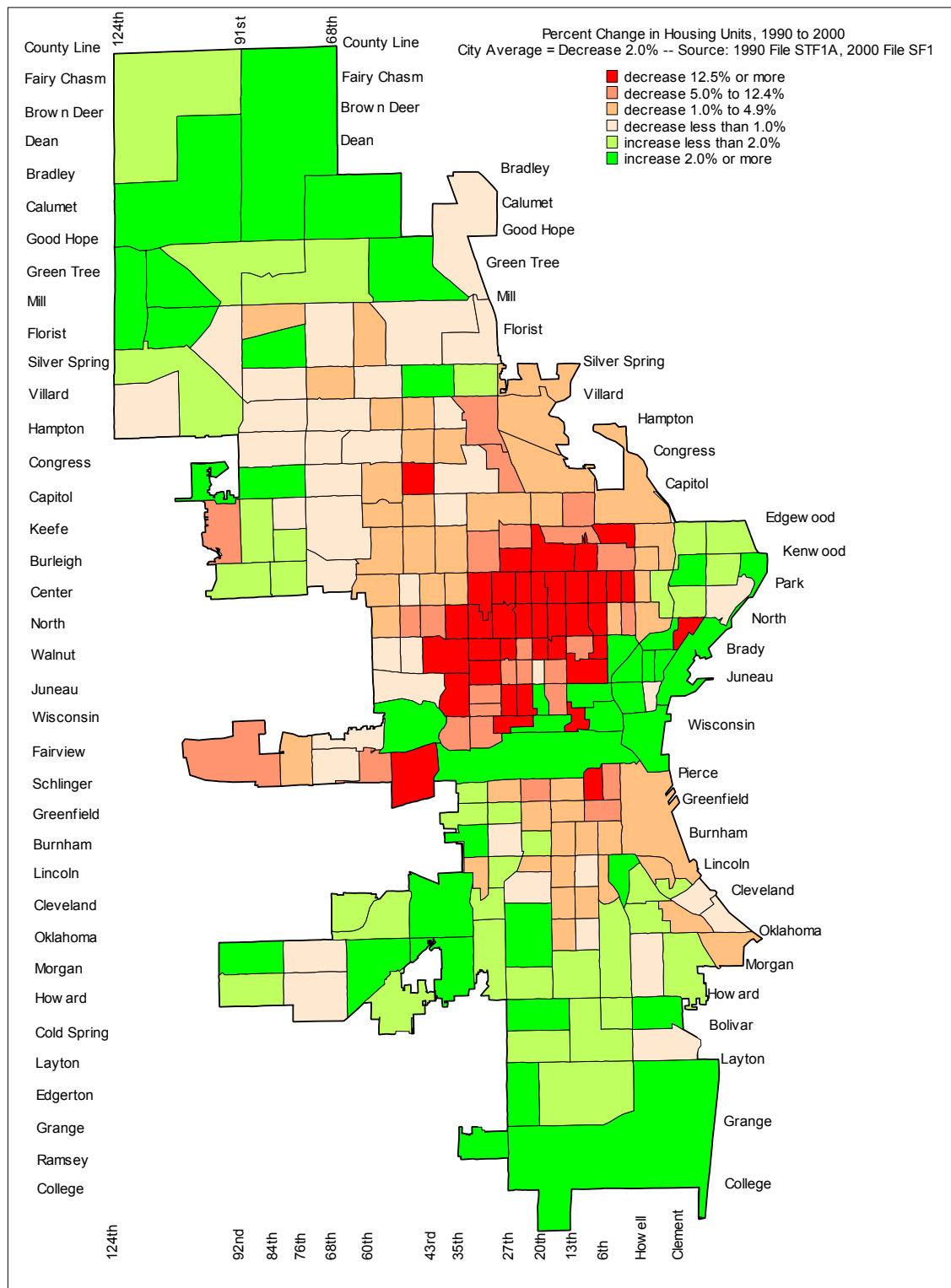

Housing Characteristics

Total Housing Stock

The number of housing units declined in the City of Milwaukee for the first time. There were nearly 5,000 fewer housing units in the City in 2000 than in 1990. While an estimated 7,000 housing units were constructed during the 1990s, approximately 12,000 housing units were lost. Map 57 shows percent change in the number of housing units between 1990 and 2000. Most of the areas losing units also lost population. Some areas with little change in housing units experienced an increase in population because households became larger during the decade.

Milwaukee Urban Atlas



Map 57 – Percent Change in Housing Units, 1990 to 2000

Tenure

There were 8,352 fewer occupied housing units, or households, in 2000 than in 1990 as Table 20 shows. As a result, the 2000 vacancy rate, 6.8 percent, was higher than the 1990 rate.

Table 20
Housing Units by Tenure
City of Milwaukee
1980 to 2000

Housing Unit Tenure	1980		1990		2000	
	Number	Percent	Number	Percent	Number	Percent
Total Housing Units	253,445		254,204		249,225	
Occupied Housing Units	241,817	95.4%	240,540	94.6%	232,188	93.2%
Owner Occupied	114,205	47.2%	107,682	44.8%	105,235	45.3%
Renter Occupied	127,612	52.8%	132,858	55.2%	126,953	54.7%
Vacant	11,628	4.6%	13,664	5.4%	17,037	6.8%
For Rent*	1,107	0.9%	6,604	4.7%	8,052	6.0%
For Sale Only*	6,687	5.5%	1,283	1.2%	1,358	1.3%
Not Available	3,834	33.0%	5,757	42.1%	7,627	44.8%

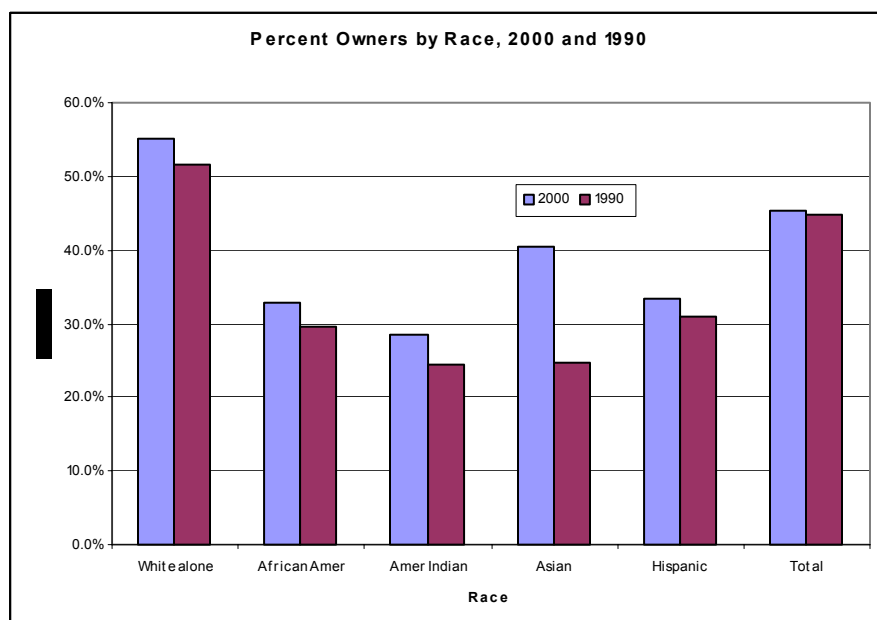
Source: U. S. Census Bureau

Map 58 shows 2000 vacancy rates. High vacancy was concentrated in the central city and on the northwest side. Only one of the northwest side census tracts, the one at the northwest corner of the City, had units under construction at the time of the 2000 census.

The owner occupancy rate increased slightly during the 1990s from 44.8 percent to 45.3 percent. It continued below the 1980 level of 47.2 percent however. Map 59 indicates the owner occupancy rate for all occupied housing in 1990. The type of housing structures in the area influences its owner occupancy rate. The owner occupancy rate is lowest in areas with the highest concentration of multifamily buildings as shown by the low owner occupancy rate on the east side and west of downtown. Unless it is a condominium, a multifamily building can, at best, have only one owner occupied unit. As

Map 60 shows, the owner occupancy rate remained relatively stable in many areas. Substantial increases were recorded in the downtown and in the central part of the City. Condominium units were added to downtown's housing stock with the conversion of nonresidential buildings to residential. Most of the condominiums were owner

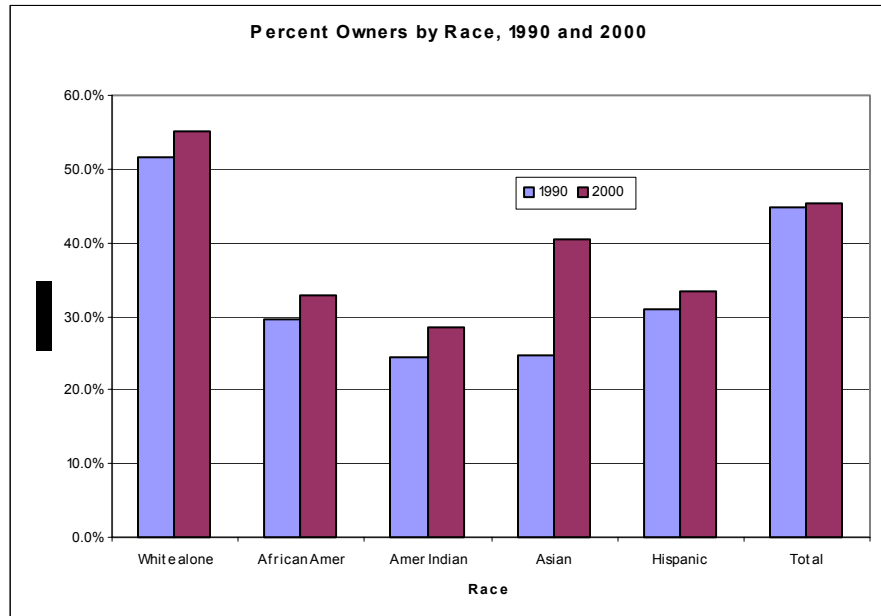
occupied. The increase in the central part of the City was the result of demolition. Renter occupied units are more likely to be demolished; those units that remain are more likely to be owner occupied. The increases in some parts of the City could be due to the turnover of duplex buildings to complete

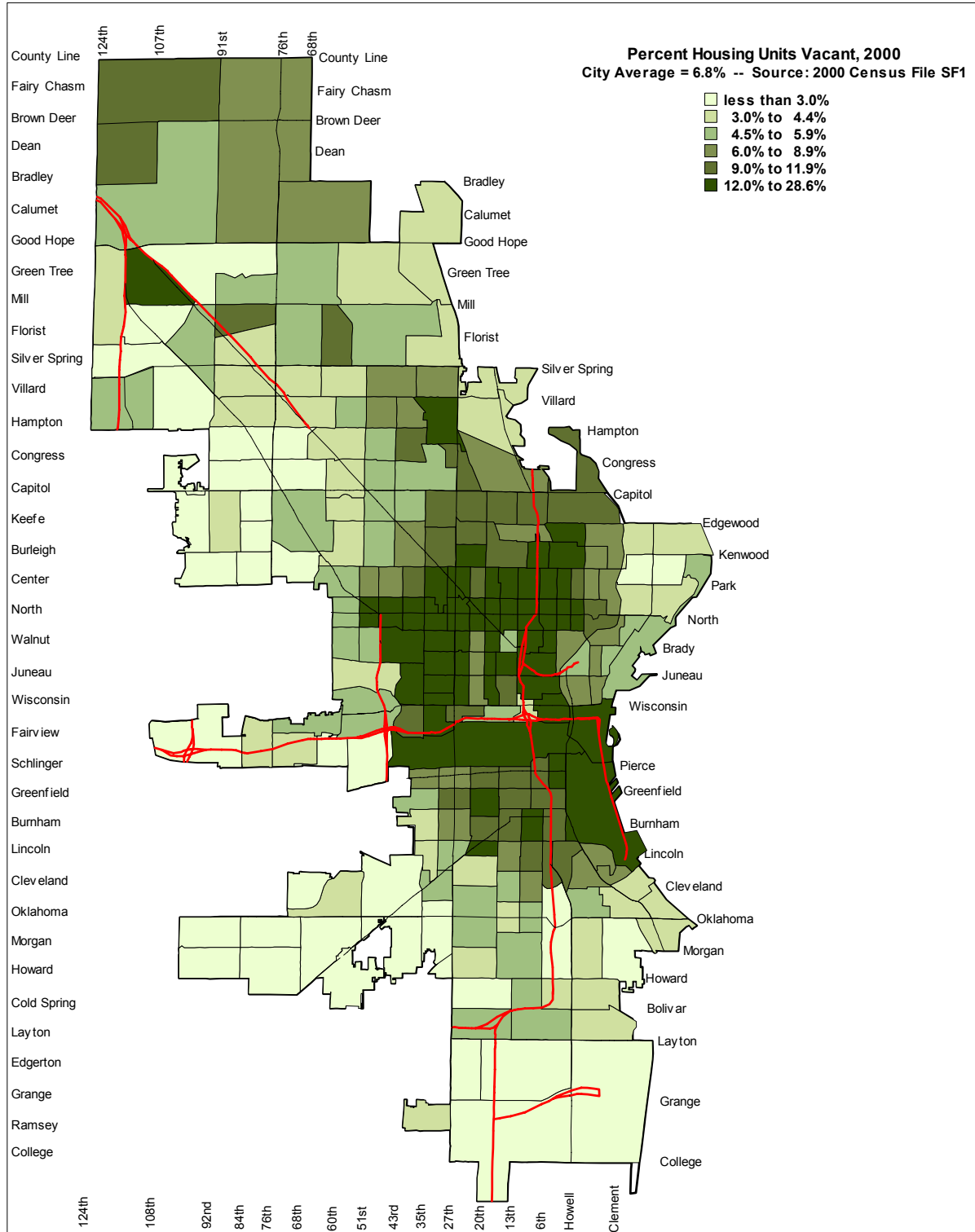


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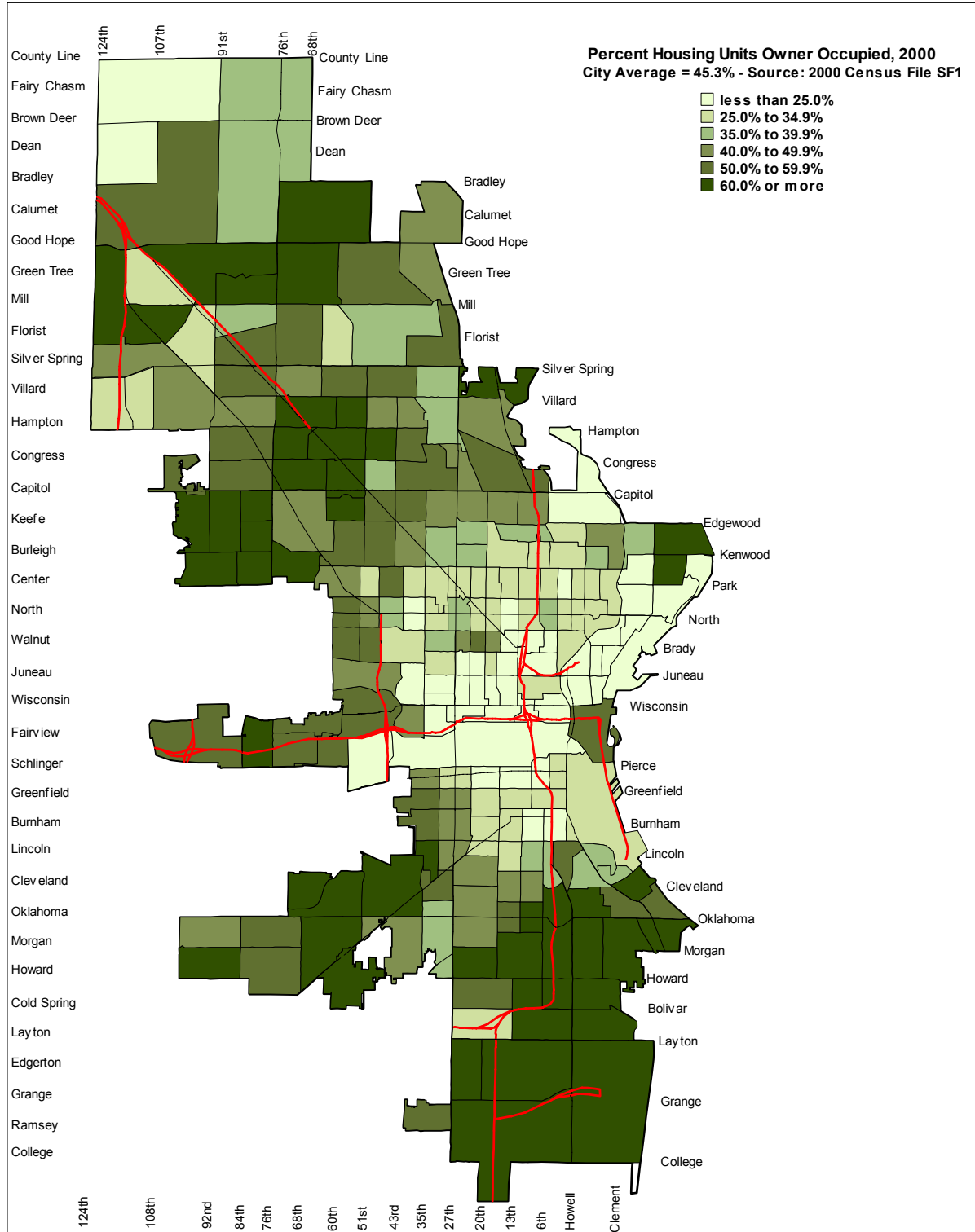
renter occupancy. (City of Milwaukee property data indicates a decline in the number of owner occupied duplexes in the City.)

Ownership rates increased for all minority groups in the City during the 1990s. Asians experienced the largest increase, from about 25 percent in 1990 to 40 percent in 2000. About 33 percent of African American and Hispanic households owned their housing units in 2000 compared with 30 percent in 1990. All other minority group ownership rates increased from about 25 percent to about 30 percent by 2000. Nonetheless, white households are more likely to own their housing unit than minority residents as the chart shows.

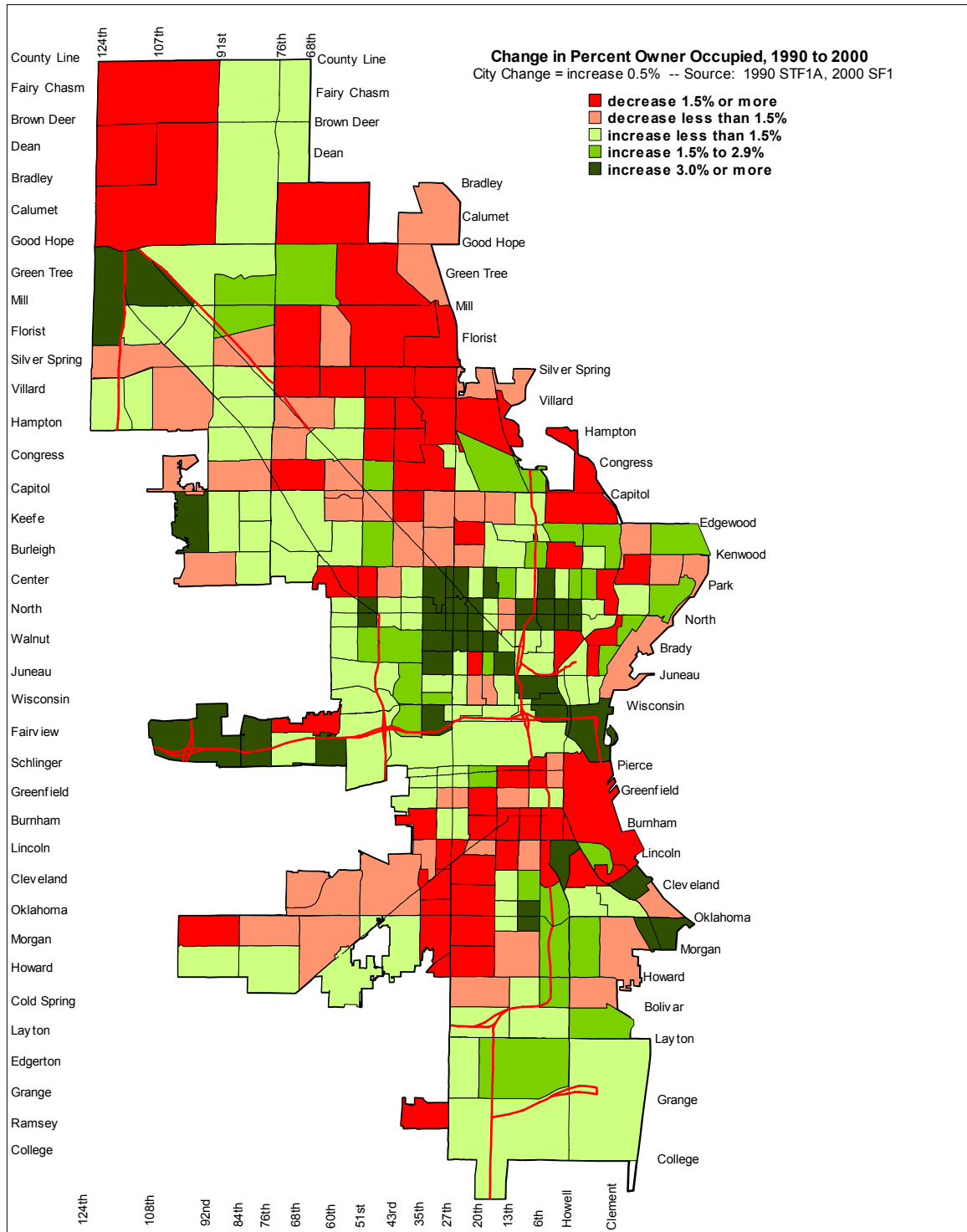




Map 58 – Percent Housing Units Vacant, 2000



Map 59 – Percent Housing Units Owner Occupied, 2000



Map 60 – Change in Percent Owner Occupied, 1990 to 2000

Year Structure Built

The data showing the year the housing structure was built is based on the occupant's estimate of the construction date. Half of the city's housing units were constructed after 1951³. As Table 21 indicates, about three-fourths were constructed before 1960.

Map 61 indicates the median year housing units were constructed. The map shows how development occurred from the center of the city toward the suburbs. It also indicates redevelopment in the central part of the city and the downtown. First, apartment buildings replaced lower density development west of downtown and on the east side. The new developments with all styles of housing took place through out the north side nearest the downtown. The map shows recent downtown development as well.

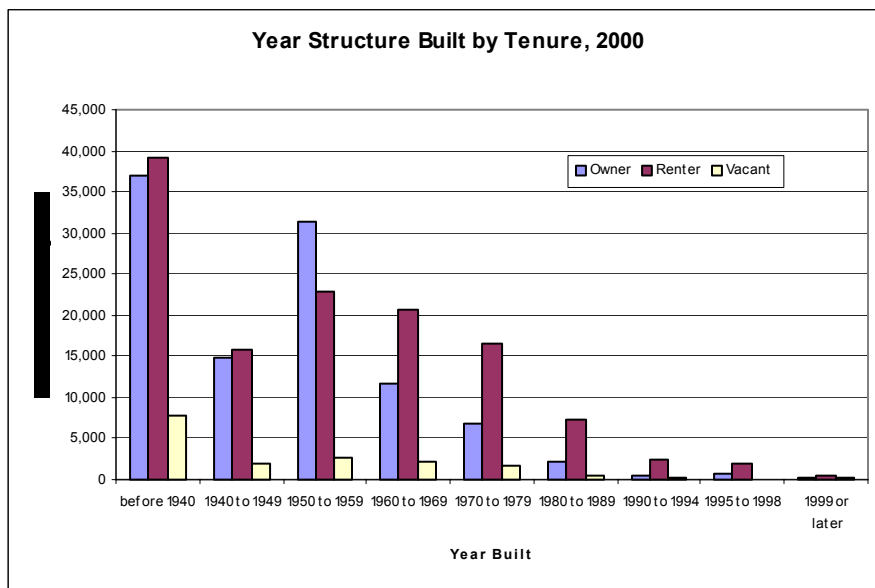
More renter occupied units were built recently than owner occupied units as the chart shows. Like all parts of the country, Milwaukee experienced a building boom during the years that followed the Second World War.

Milwaukee had large tracts of vacant land that were developed with single family, duplex and low density multifamily buildings during that time. By the late 1970s, only land nearest the northwest, southwest and the far south city limits remained vacant. The graph below indicates nearly half of the vacant units were constructed prior to 1940.

Table 21
Housing Units by Year Structure Built
City of Milwaukee
2000

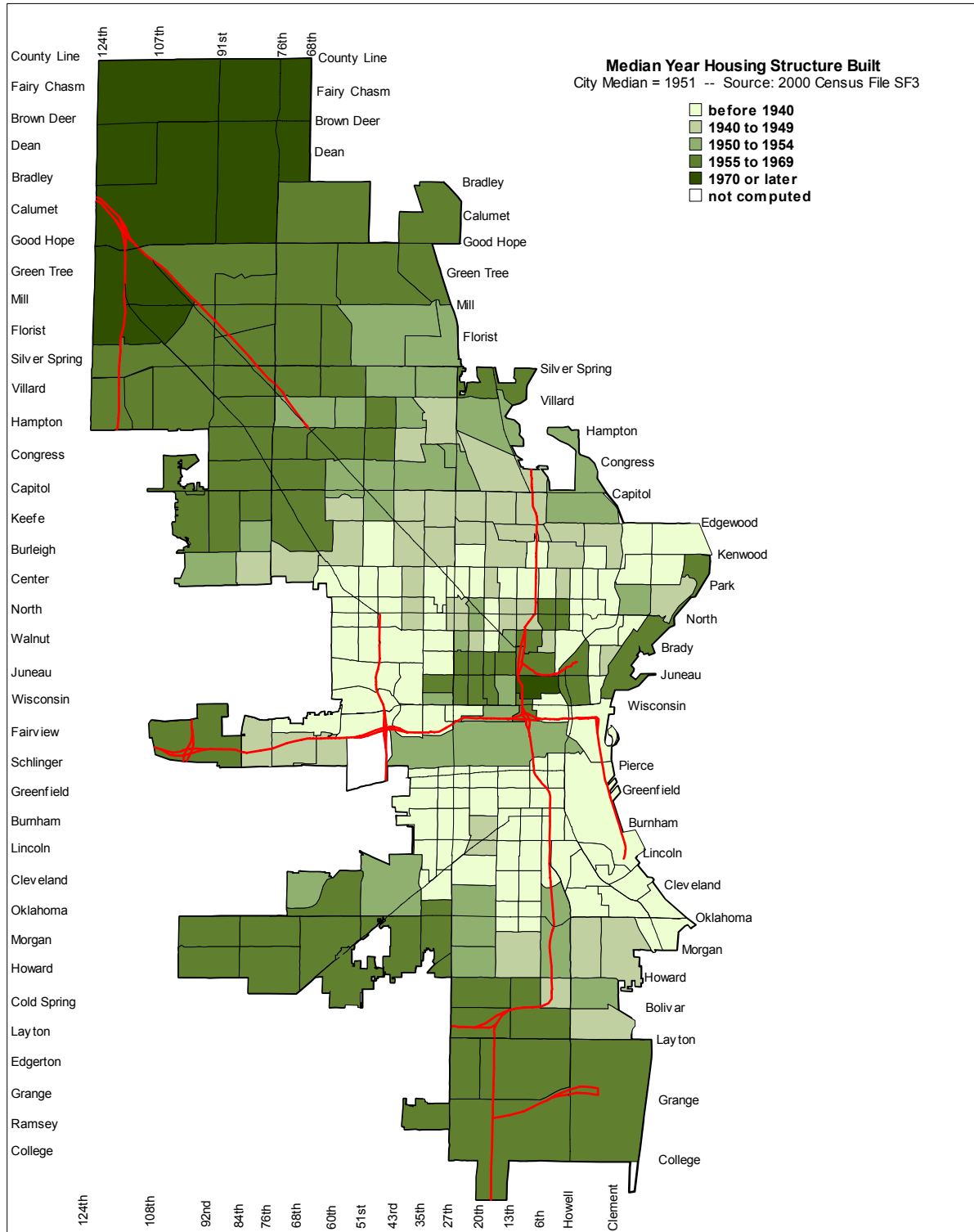
Year Built	Number	Percent
before 1940	83,742	33.6%
1940 to 1949	32,596	13.1%
1950 to 1959	56,820	22.8%
1960 to 1969	34,418	13.8%
1970 to 1979	24,935	10.0%
1980 to 1989	9,710	3.9%
1990 to 1994	3,301	1.3%
1995 to 1998	2,705	1.1%
1999 or later	988	0.4%
Total	249,215	100.0%

Source: 2000 Census File SF3



³ City records, based on building permits, indicate about half of the city's housing units were constructed after 1940. This is a seemingly large discrepancy, one needs to remember few housing units were constructed during the 1940s.

Milwaukee Urban Atlas



Map 61 – Median Year Housing Structure Built

Rooms in Housing Units

The number of housing units with seven or more rooms increased during the last two decades as

Table 22

Housing Units by Size City of Milwaukee 1980 to 2000

Number of rooms	1980		1990		2000	
	Number	Percent	Number	Percent	Number	Percent
1	6,347	2.5%	6,195	2.4%	7,475	3.0%
2	9,772	3.9%	10,451	4.1%	13,306	5.3%
3	27,572	10.9%	28,630	11.3%	27,347	11.0%
4	53,560	21.1%	52,643	20.7%	48,046	19.3%
5	79,728	31.5%	76,693	30.2%	70,895	28.4%
6	45,833	18.1%	45,044	17.7%	42,904	17.2%
7	17,943	7.1%	18,407	7.2%	19,543	7.8%
8+	12,690	5.0%	16,147	6.4%	19,699	7.9%
Total	253,445	100.0%	254,210	100.0%	249,215	100.0%

Source: U.S. Bureau of the Census

Table 22 shows. Bathrooms, halls, foyers, porches and similar spaces were not included in the count of rooms. Units constructed during the last two decades are larger than those constructed earlier.

The number of smallest units increased while the number of units with three, four, five, or six rooms decreased. Many of the units in City areas with demolition between had the middle number of rooms. The reason the number of small units increased is not clear. Increases were more likely near the downtown area. Some of the nonresidential to residential conversions resulted in units with a "great room" concept. While these units may have separate bedrooms, the kitchen, dining area and living room are combined in one large room. More rooming units could have met the census definition of housing unit. The number of rooms in the housing unit was collected for all housing units in 1990, but was collected from one in six housing units in 2000. It's possible that the transition to sample data affected the counts.

Bedrooms may be a better indicator of the number of persons that can occupy a housing unit.

Table 23

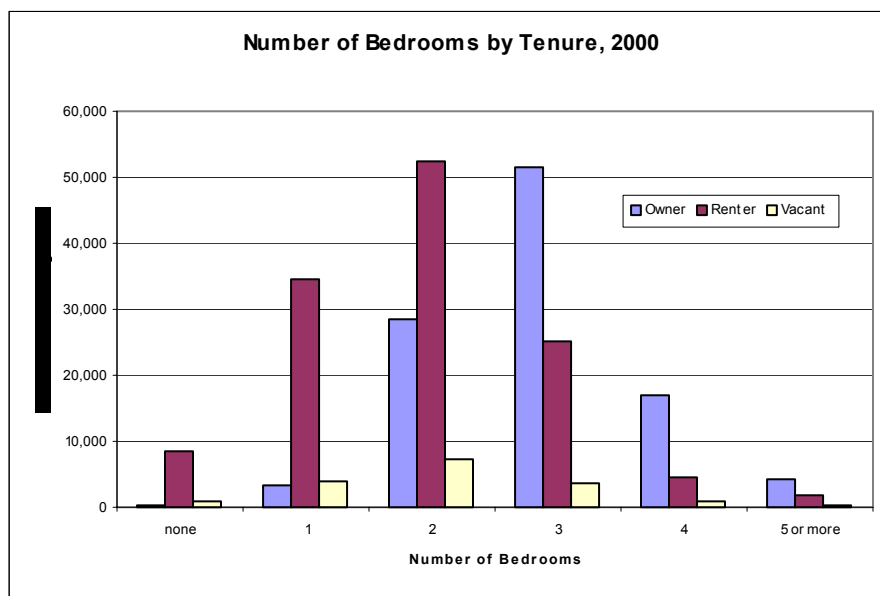
Number of Bedrooms in Housing Unit City of Milwaukee 1980 to 2000

Bedrooms	1980		1990		2000	
	Number	Percent	Number	Percent	Number	Percent
none	7,887	3.1%	7,625	3.0%	9,633	3.9%
1	44,988	17.7%	42,178	16.6%	42,087	16.9%
2	94,178	37.2%	93,069	36.6%	88,219	35.4%
3	79,463	31.4%	84,436	33.2%	80,346	32.2%
4	21,756	8.6%	21,387	8.4%	22,473	9.0%
5 or more	5,188	2.0%	5,509	2.2%	6,457	2.6%
Total	253,460	100.0%	254,204	100.0%	249,215	100.0%

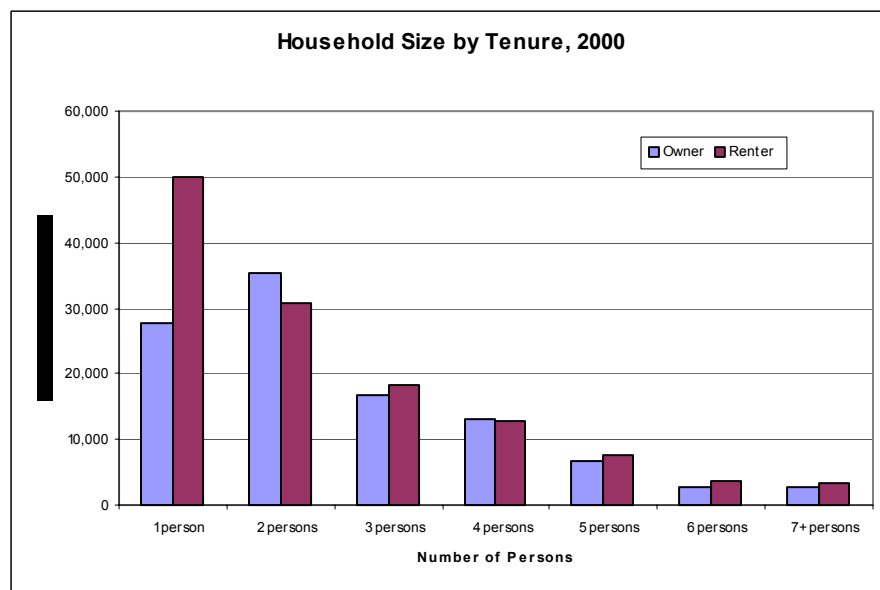
Source: U.S. Bureau of the Census

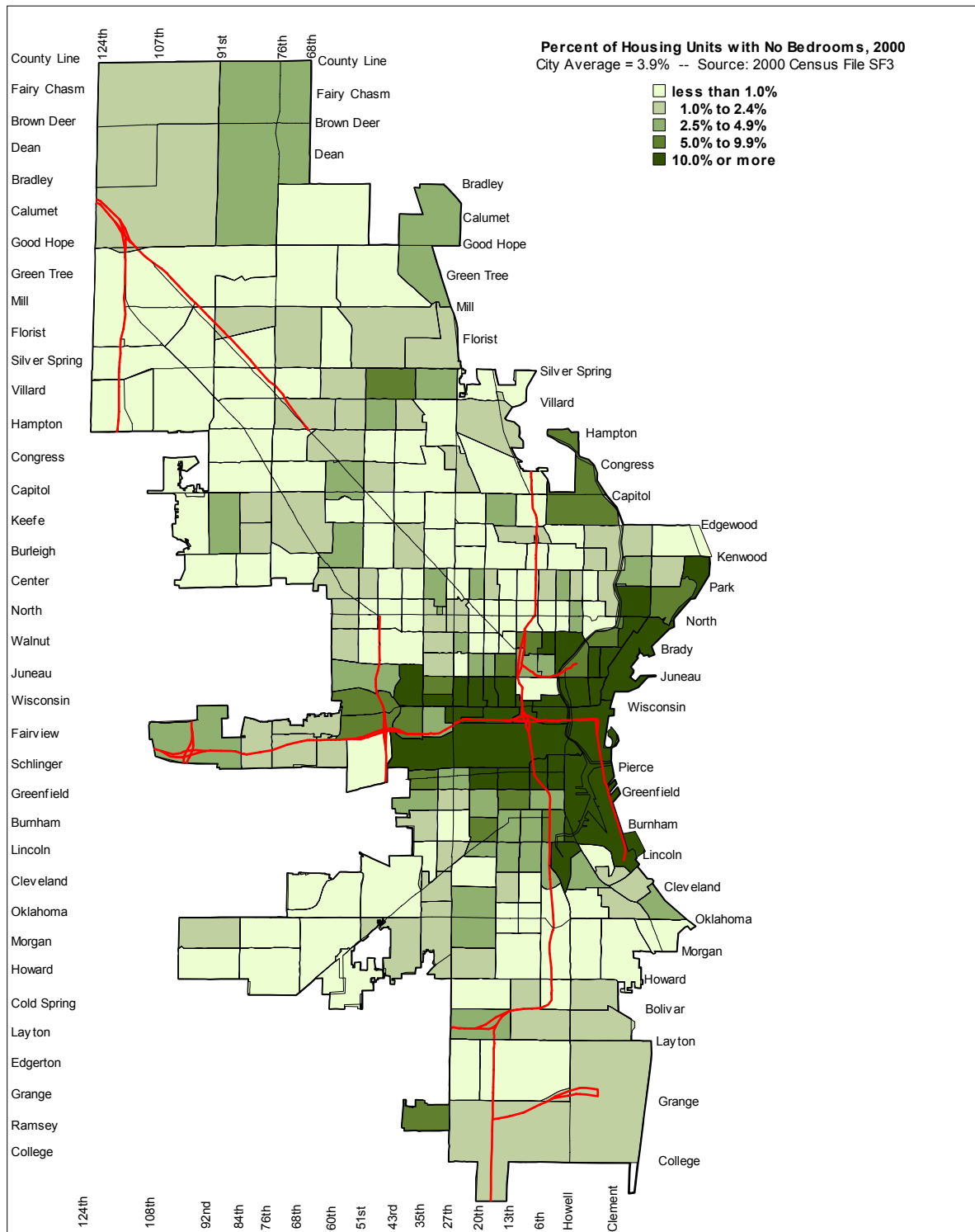
Table 23 shows the number of bedrooms in City housing units from 1980 to 2000. Mirroring rooms, the number of units without a separate bedroom and with three or more bedrooms increased while the number of units with one or two bedrooms decreased. Map 62 shows the location of units without a bedroom. Most of those units are located near the downtown or on the lower east side. Units with four or more bedrooms have a significant share of the central city's housing stock as shown by Map 63. The area south and east of UWM has a significant portion of these units too. The central city has a concentration of large households, but not in exactly the same area as the concentration of units with more bedrooms. (See Map 6)

Units with the most bedrooms are likely to be owner occupied; units with the fewest bedrooms are likely to be renter occupied or vacant as the graph shows.

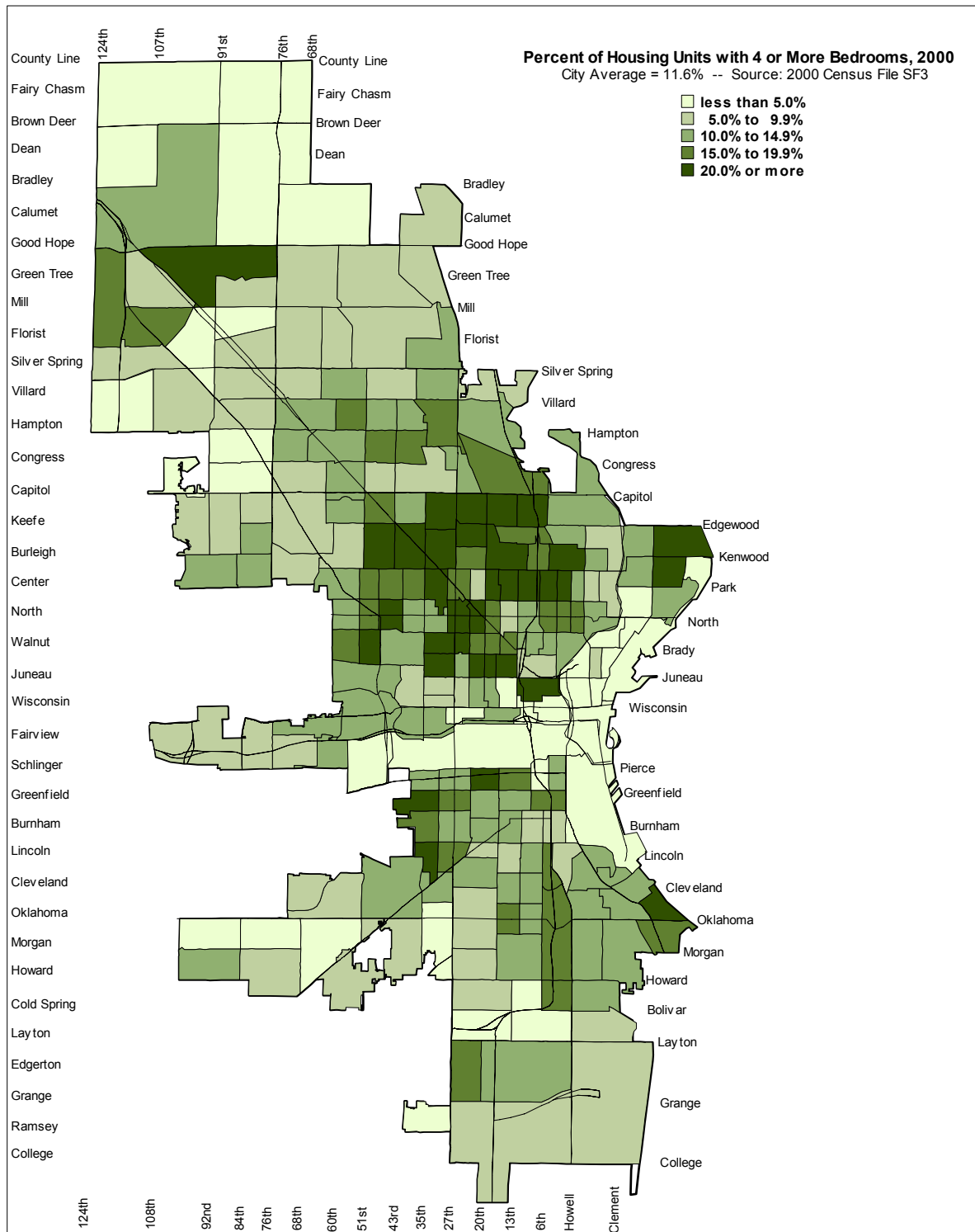


Data reporting household size indicates slightly over half of the largest households rent their unit. The majority of one person households own their unit. Some of the one person households may be elderly. These units will be freed up for occupancy by larger households in the future. At this time data are not available that reports household size by number of bedrooms in the housing unit.





Map 62 – Percent Housing Units Without a Bedroom, 2000



Map 63 – Percent Housing Units with Four or More Bedrooms, 2000

Age of Household Head

Milwaukee's distribution of population by age influences the distribution of household heads by age. Households headed by older persons make up a larger share of all households, than their share of the population. Table 24 summarizes the age of Milwaukee household heads in 1990 and 2000. Just as the percentage of persons 65 and older declined, the percent of households headed by persons 65 and older declined during the decade. Older households made up a significant percentage of the households in some neighborhoods as Map 64 shows. These areas are on the south and west sides and some parts of the central city. Most of these are single family and duplex neighborhoods. These areas will turn over to younger households as the older households leave.

Table 24
Age of Household Head
City of Milwaukee
1990, 2000

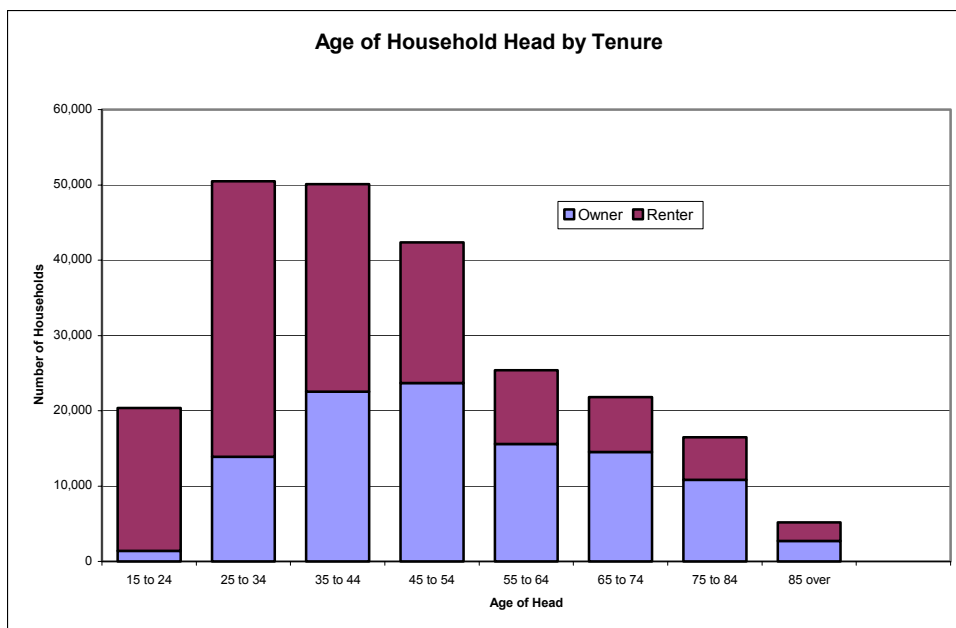
Age of Head	1990		2000	
	Number	Percent	Number	Percent
15 to 24	19,133	8.0%	20,389	8.8%
25 to 34	60,827	25.3%	50,472	21.7%
35 to 44	49,974	20.8%	50,104	21.6%
45 to 54	29,732	12.4%	42,375	18.3%
55 to 64	29,470	12.3%	25,379	10.9%
65 to 74	28,125	11.7%	21,824	9.4%
75 or older	23,279	9.7%	21,645	9.3%
Total	240,540	100.0%	232,188	100.0%

Source: U.S. Bureau of the Census

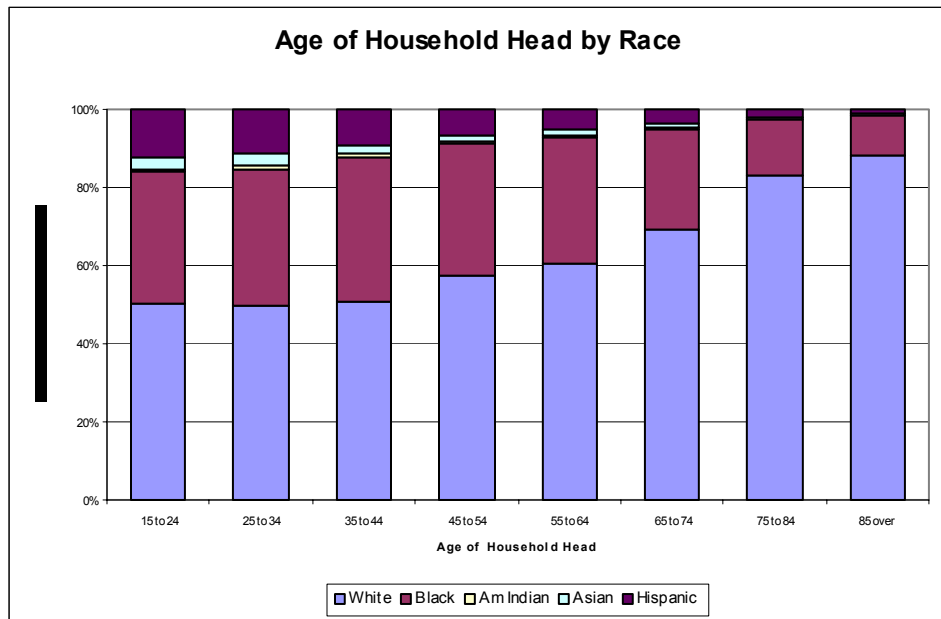
Most households headed by persons between the ages of 15 and 24 were in areas close to the universities or where there is an abundance of small housing units. However, as Map 65 shows, households with heads in this age group had a significant presence in some family oriented neighborhoods. It is likely that young household heads in these neighborhoods have children in their households.

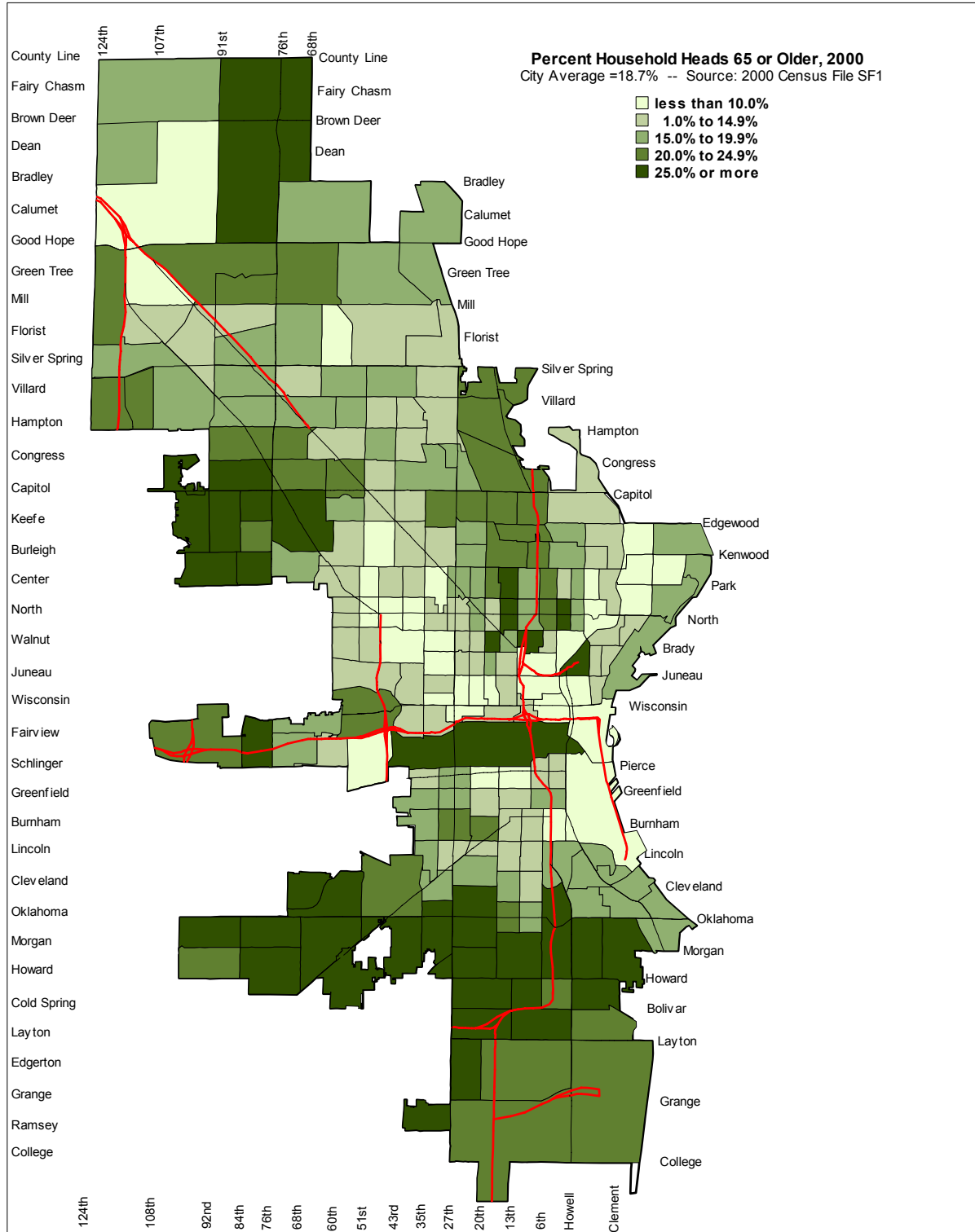
Younger households are most likely to rent their housing unit, older households more likely to own. The oldest households are equally likely to own or rent. Given the number of older owners, there may be demand for programs that allow

owners in reasonable health to remain in their homes as they age.

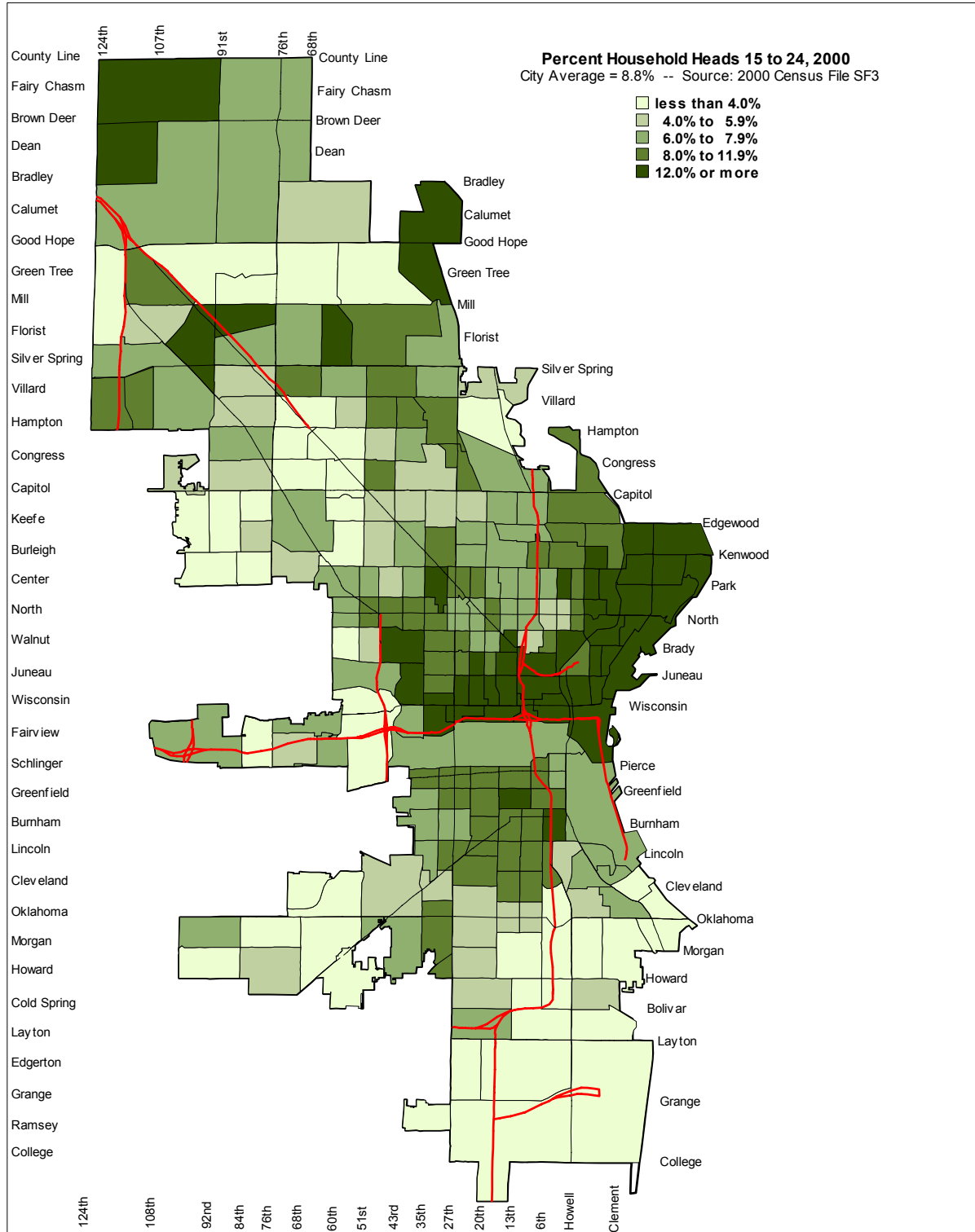


White, non Hispanic persons accounted for 45 percent of the City's population in 2000, but they accounted for 59 percent of the households. Minority persons headed about half of the households with heads under 45. The percentage of households headed by white persons increases as households age. Asian households were by far the youngest in the City.





Map 64 – Percent Household Heads 65 and Over, 2000



Map 65 – Percent Household Heads 15 to 24, 2000

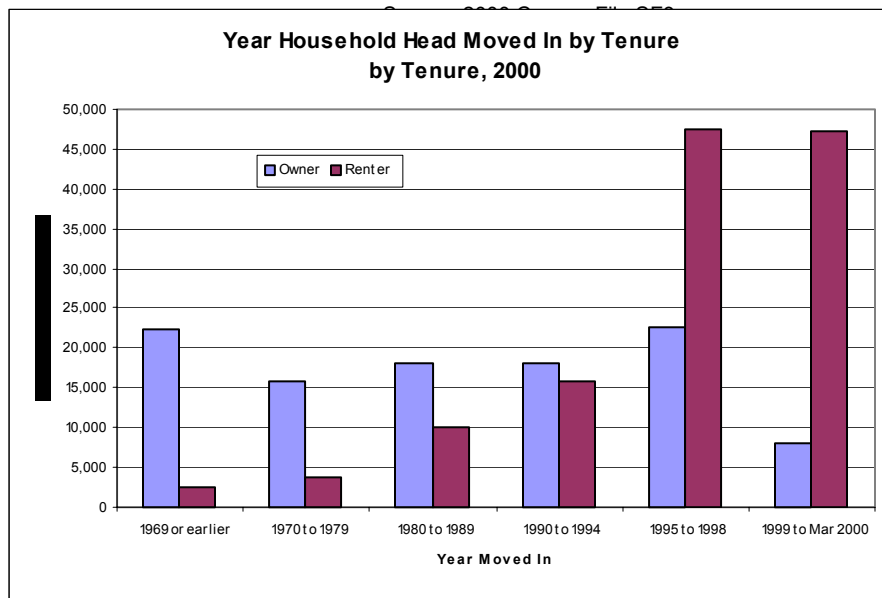
Year Householder Moved Into Current Housing Unit

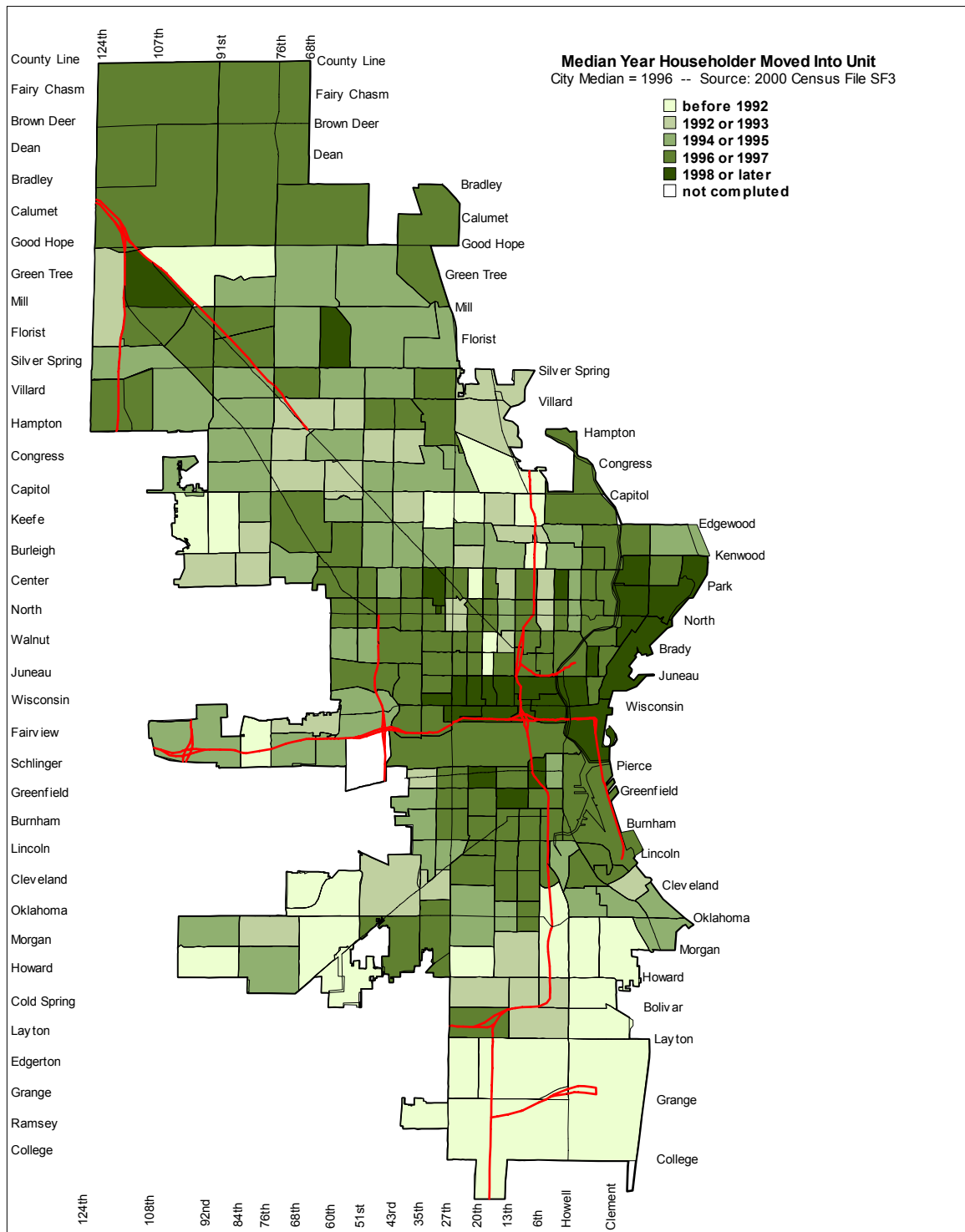
Almost 20 percent of the City's households have lived in their current housing unit more than twenty years. On the other hand, almost one-fourth moved into their current housing unit in the 15 months preceding the 2000 census. Map 66 shows the median year the household moved into their current unit. Residents have lived longest in three parts of the City with the most construction following World War II have. Some of these residents may be initial occupants of the housing unit. The area along Capitol west of I-43 also has long term residents. This area is the first owner occupied African American concentration in Milwaukee. Other census data indicates that these households have aged in this area.

Table 25
Year Household Head Moved Into Unit
City of Milwaukee

Year Moved In	Number	Percent
1969 or earlier	24,899	10.7%
1970 to 1979	19,689	8.5%
1980 to 1989	28,196	12.1%
1990 to 1994	33,789	14.6%
1995 to 1998	70,227	30.2%
1999 to Mar 2000	55,378	23.9%
Total	232,178	100.0%
Median Year	1996	

Longevity is different for renter and owner households. Renters tend to move more often, not staying in their housing unit for an extended time. Owners, however stay much longer. Owners form the majority of households moving into their current unit prior to 1990. Renters make up the majority of households moving into their current unit since 1995.





Map 66 – Median Year Householder Moved Into Housing Unit

Milwaukee Urban Atlas

Value of Single Family Owner Occupied Units

The census asked each single family and condominium owner occupant to estimate the market value of their structure and lot. The values are shown in Table 26. The majority of Milwaukee's single family owner occupied structures continue to be affordable to lower and middle income households. The median value was \$80,400, up about 12 percent over the 1990 value of \$71,500 in 2000 dollars. A home was a good investment in Milwaukee during the 1990s. Map 67 shows median value. Values were highest nearest the City limits. Average value increased about 18 percent, the City's Master Property File indicated a similar increase in average assessed value, 17 percent. Maps 68 and 69 show those increases respectively. The pattern is similar on both maps. It is interesting that owners did not perceive the same decrease shown by assessed values in some parts of the central city.

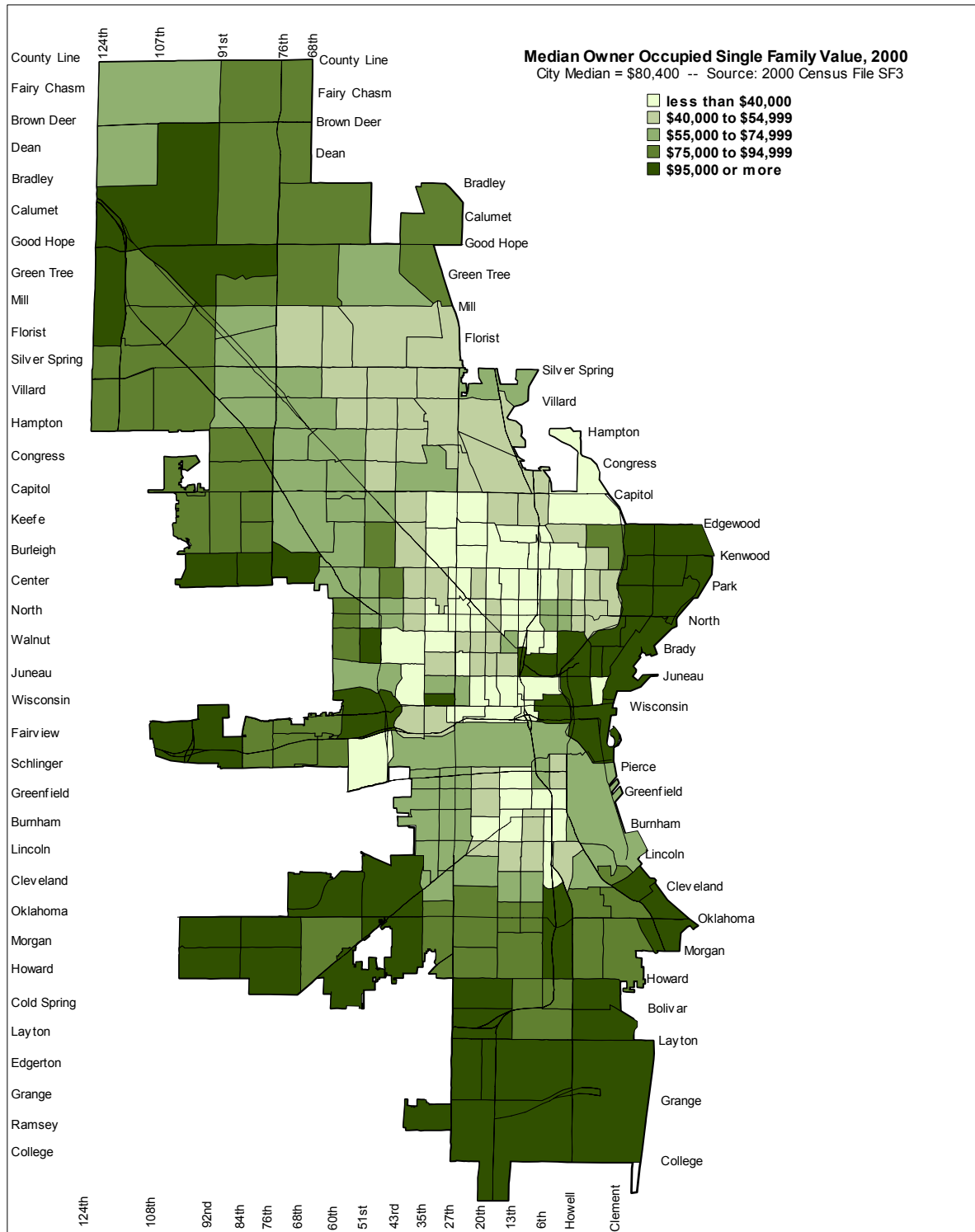
Table 26
2000 Owner's Estimate of Value
Single Family Owner Occupied Units
City of Milwaukee

Value	Number of Units	Percent of Units
Less than \$20,000	1,051	1.3%
\$20,000 to \$29,999	2,362	2.9%
\$30,000 to \$39,999	5,452	6.6%
\$40,000 to \$49,999	6,794	8.3%
\$50,000 to \$59,999	7,827	9.5%
\$60,000 to \$69,999	8,189	9.9%
\$70,000 to \$79,999	9,059	11.0%
\$80,000 to \$89,999	10,415	12.7%
\$90,000 to \$99,999	8,920	10.8%
\$100,000 to \$124,999	12,518	15.2%
\$125,000 to \$149,999	5,060	6.1%
\$150,000 or more	4,661	5.7%

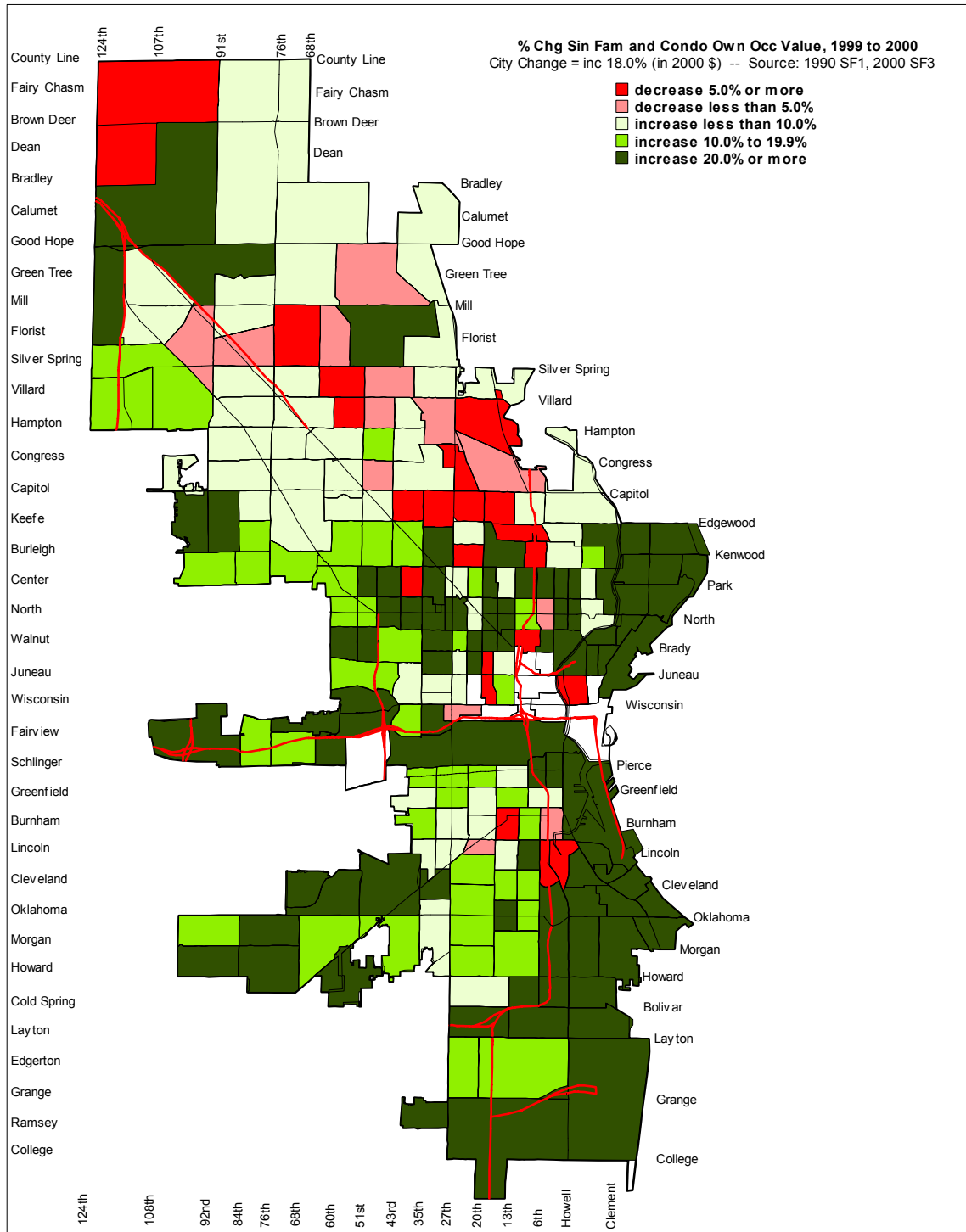
Median value of the housing unit occupied increases with household income. The median value for owners with incomes below \$10,000 in 1999 was \$44,100. The median increases about \$10,000 for each \$15,000 to \$25,000 increase in household income to \$115,900 for households with incomes over \$100,000.

Total single family owner units	82,308	100.0%
Median value	\$80,400	
Average value	\$87,987	

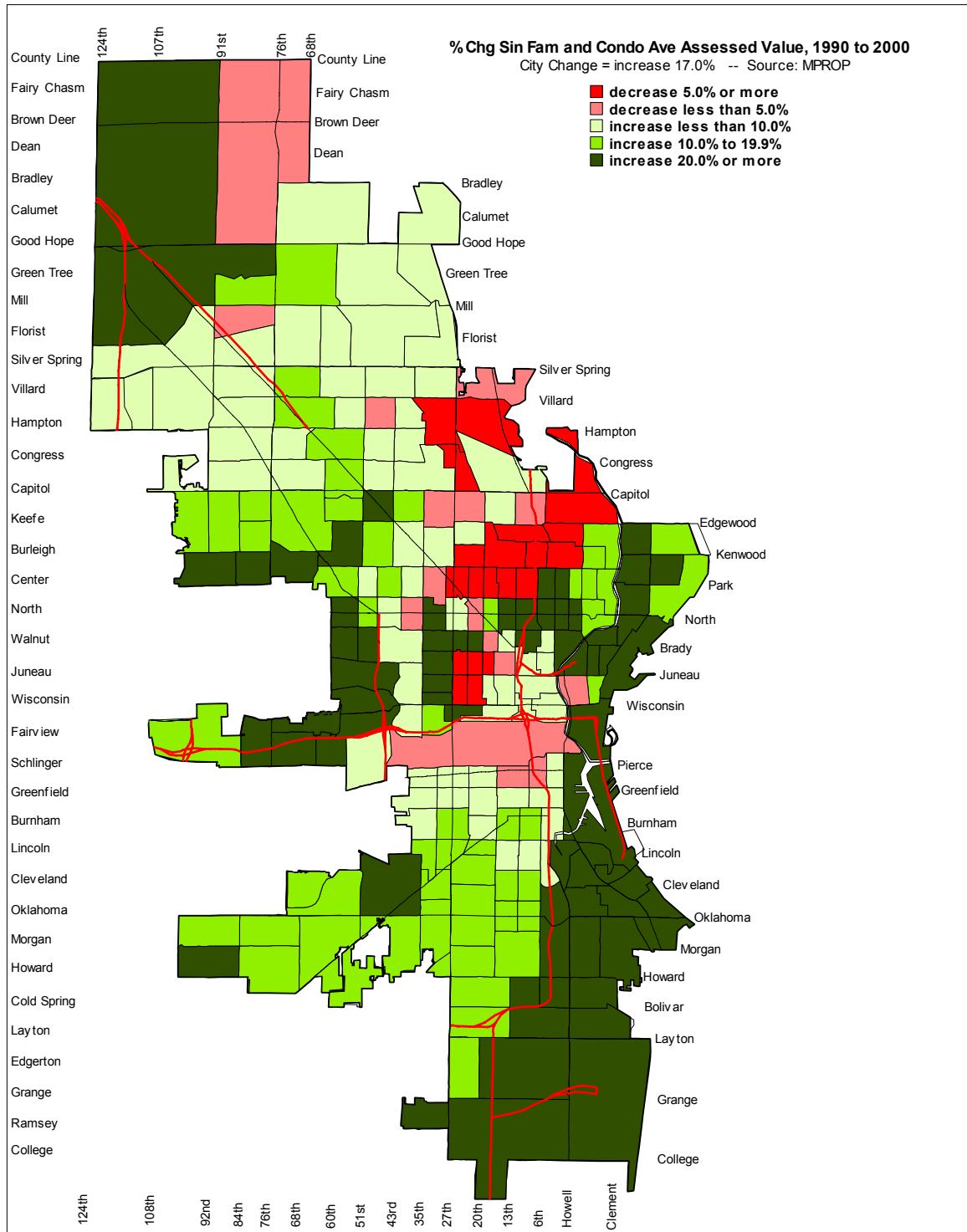
Source: 2000 Census File SF3



Map 67 – Median Single Family Value, 2000



Map 68 – Percent Change Single Family and Condominium Average Census Value, 1990-2000



**Map 69 – Percent Change Single Family and Condominium Average Assessed Value,
1990 -2000**

Monthly Housing Cost for Owner Occupied Single Family Housing Units

Monthly housing cost for owners includes utility cost, real estate taxes, fire and hazard insurance and mortgage costs, if any. Mortgage cost makes up a substantial share of housing cost for owners. Thus, costs were reported separately for units with and without a mortgage.

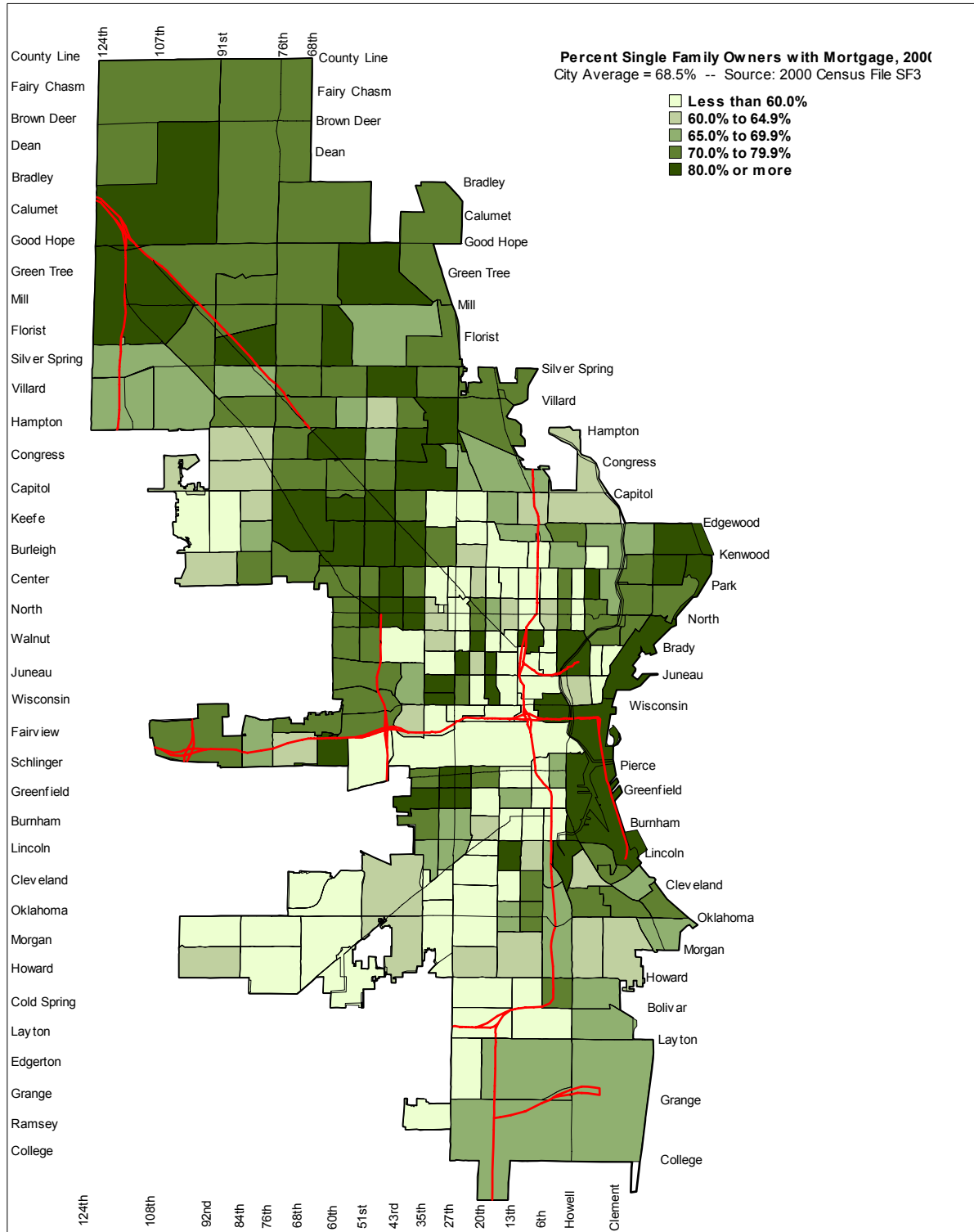
In 2000, 69 percent of single family owner occupants had a mortgage. Just 59 percent of comparable owners had a mortgage in 1990. The turnover of some areas from older to younger households probably resulted in the increased percentage of households with a mortgage during the decade. Map 70 shows the percent of households with a mortgage. Fewer households in areas with a higher percentage of older residents and in the central part of the City had mortgages. Census data shows many of the owner occupants in the central city were older.

Table 27
2000 Monthly Owner Cost by Mortgage Status
Single Family Owner Occupied Units
City of Milwaukee

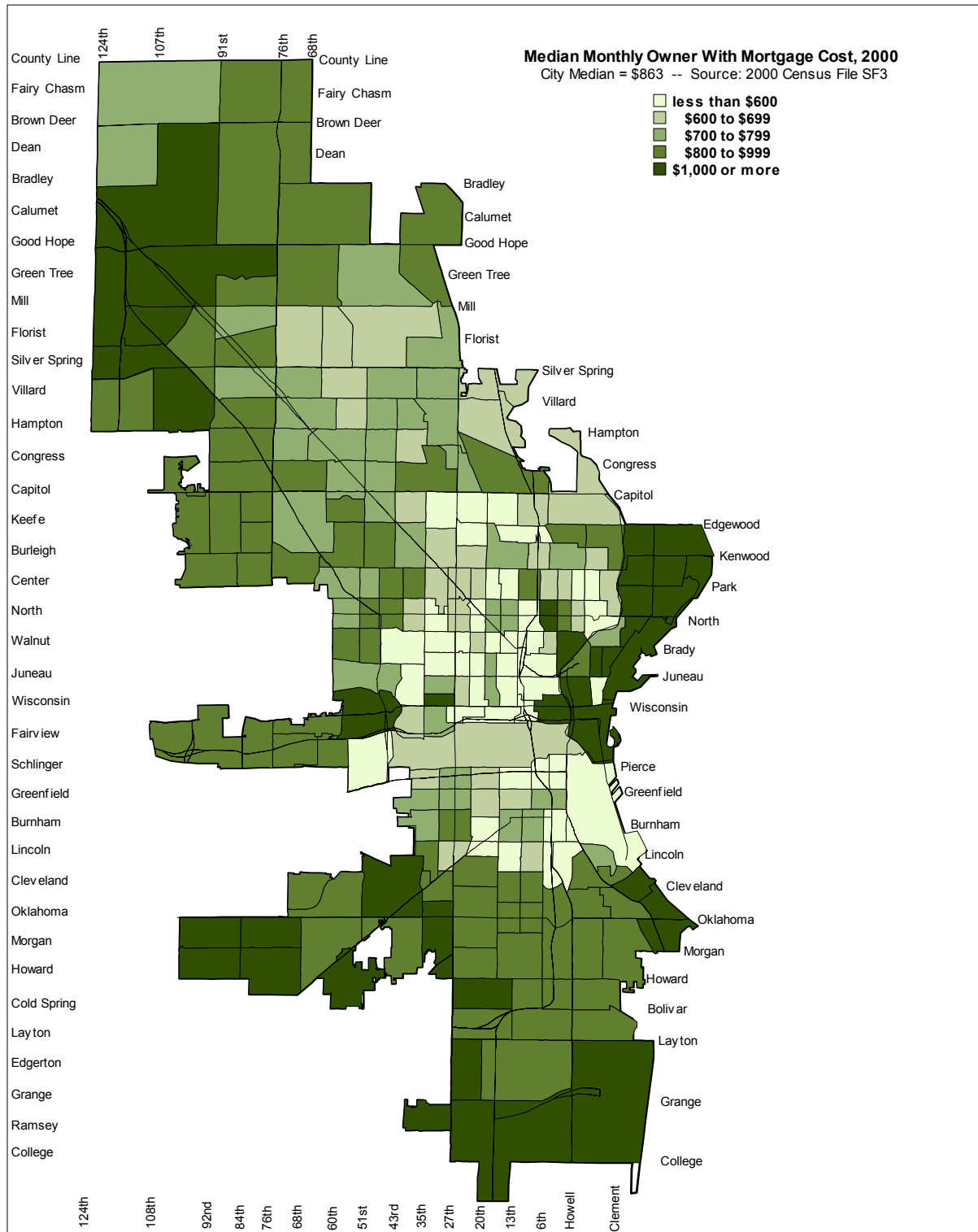
Single Family Owners with Mortgage			Single Family Owners without Mortgage		
Monthly Cost	Number	Percent	Monthly Cost	Number	Percent
Less than \$200	45	0.1%	Less than \$100	110	0.4%
\$200 to \$299	256	0.5%	\$100 to \$149	448	1.7%
\$300 to \$399	1,163	2.1%	\$150 to \$199	1,237	4.8%
\$400 to \$499	3,081	5.5%	\$200 to \$249	3,259	12.6%
\$500 to \$599	5,001	8.9%	\$250 to \$299	5,204	20.0%
\$600 to \$699	6,456	11.5%	\$300 to \$349	6,102	23.5%
\$700 to \$799	7,298	13.0%	\$350 to \$399	4,354	16.8%
\$800 to \$899	7,750	13.8%	\$400 to \$499	3,453	13.3%
\$900 to \$999	6,853	12.2%	\$500 to \$599	940	3.6%
\$1,000 to \$1,249	10,353	18.4%	\$600 to \$699	369	1.4%
\$1,250 to \$1,499	4,147	7.4%	\$700 to \$799	132	0.5%
\$1,500 to \$1,999	2,807	5.0%	\$800 to \$899	109	0.4%
\$2,000 to \$2,499	614	1.1%	\$900 to \$999	79	0.3%
\$2,500 or more	527	0.9%	\$1,000 or more	161	0.6%
Total with mortgage	56,351	100.0%	Total without mortgage	25,957	100.0%
Median monthly cost	\$863		Median monthly cost	\$322	
Average monthly cost	\$1,088		Average monthly cost	\$339	

Source: 2000 Census File SF3

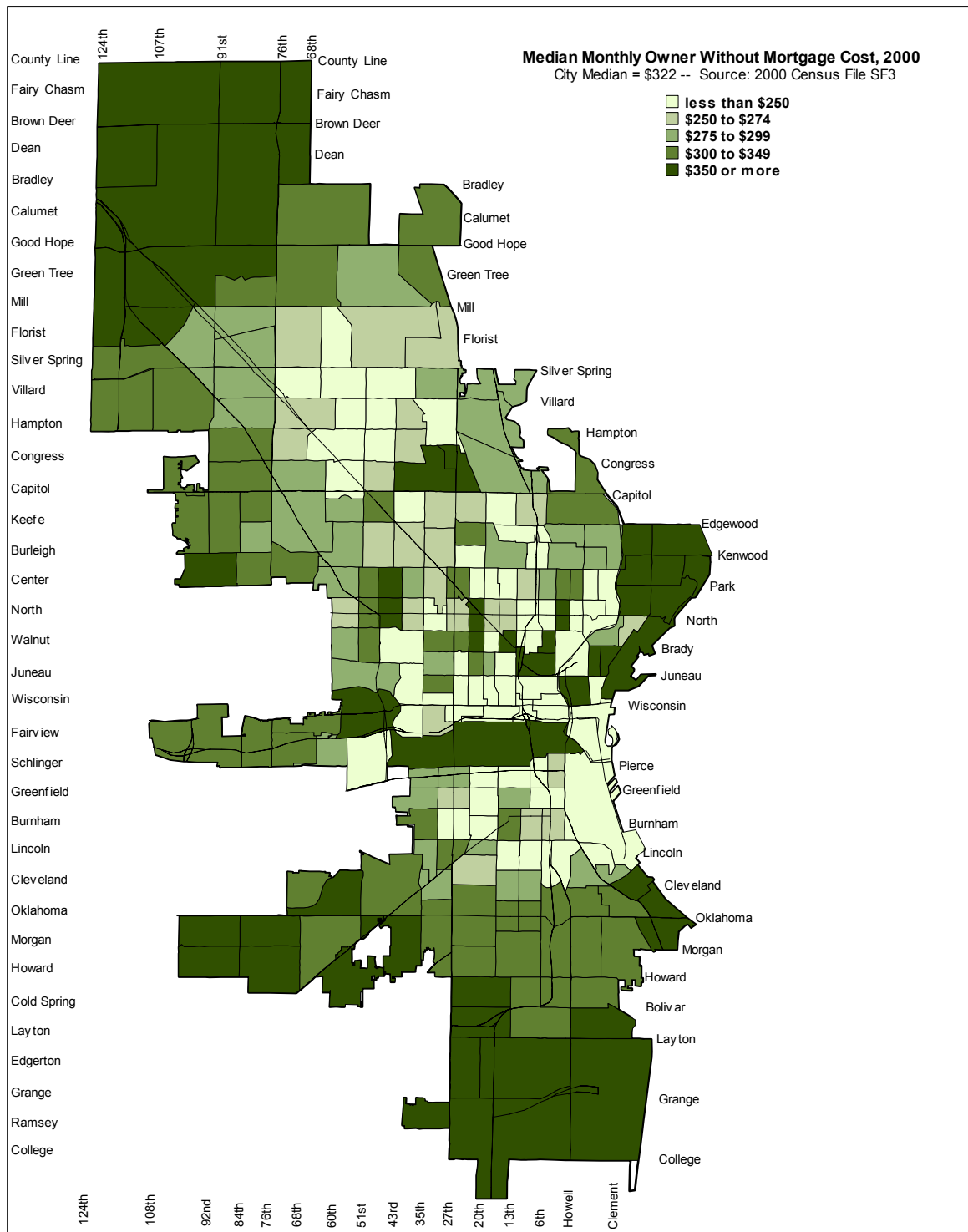
The median monthly cost for owners with a mortgage was \$863 compared with a median of \$322 for owners without a mortgage. Table 27 indicates monthly housing costs for single family owner occupants. The median cost of ownership increased by 16 percent for owners with a mortgage, but declined for owners without a mortgage during the 1990s. An older owner without a mortgage is likely to incur lower housing expenses than a renter in the same area. Rental costs are more expensive than property taxes and utilities. Programs assisting older residents to maintain their owner occupied homes are likely to enable them to remain in that home as long as their health permits. Maps 71 and 72 show median monthly owner costs for owners with and without mortgages respectively. Costs for both types of households are highest nearest the City limits.



Map 70 – Percent Single Family Owners with Mortgage, 2000



Map 71 – Median Monthly Owner with Mortgage Cost, 2000



Map 72 – Median Monthly Owner Without Mortgage Cost, 2000

Milwaukee Urban Atlas

Percent of Income Spent for Owner Costs

The census combined housing cost with income to compute the percentage of income spent to for housing. Table 28 compares the percent spent for housing by owner occupants of single family structures in 1990 and 2000. More households spent thirty percent or more of their income for housing in 2000 than in 1990. The increase may be due to the increased percentage of households with mortgages.

8
Owner Cost As A Percentage of Income
City of Milwaukee
1990, 2000

Percent of income for owner costs	1990		2000	
	Number	Percent	Number	Percent
less than 20 percent	46,358	56.6%	45,762	55.6%
20 to 24 percent	12,669	15.5%	11,205	13.6%
25 to 29 percent	7,609	9.3%	7,635	9.3%
30 to 34 percent	4,369	5.3%	4,702	5.7%
35 percent or more	10,559	12.9%	12,314	15.0%
not computed	366	0.4%	690	0.8%
Total	81,930	100.0%	82,308	100.0%

Source: 1990, 2000 Census

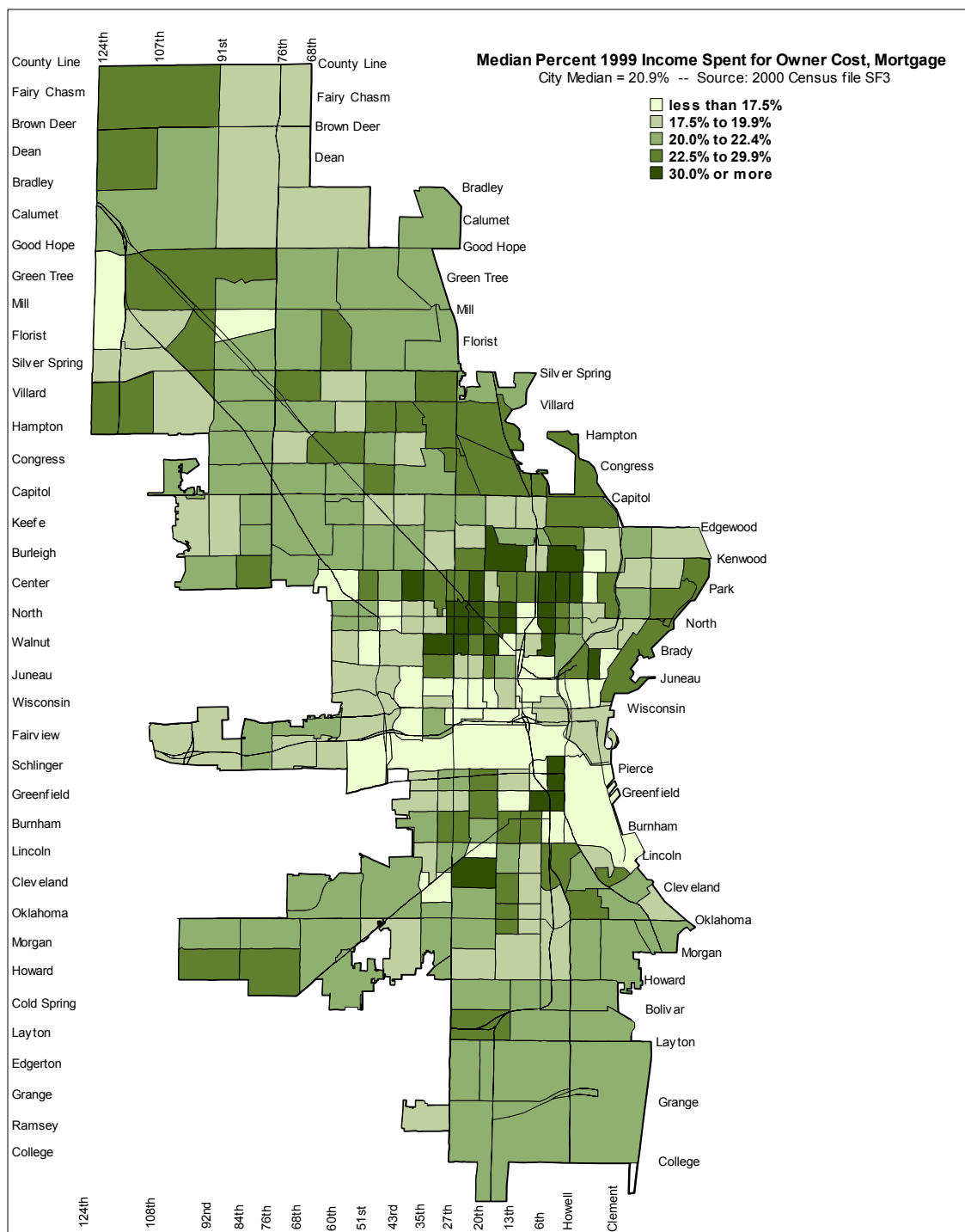
Owners with mortgages spent a significantly higher percentage of their income for housing; a median of 20.9 percent versus a median of only 12.2 percent for owners without mortgages.

Table 29
Percent of 1999 Income Spent for Monthly Owner Costs
Single Family Owner Occupied Units
City of Milwaukee

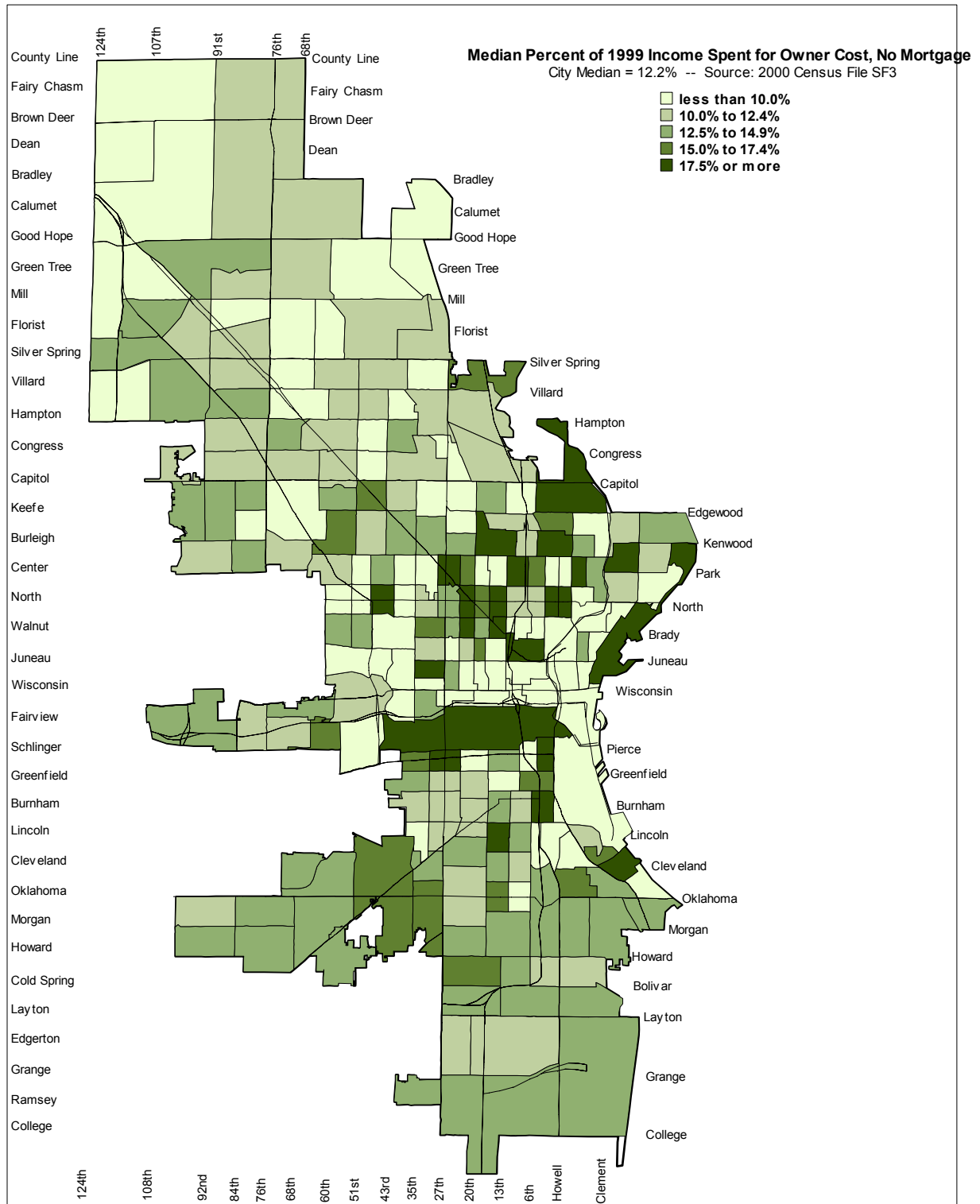
Owners living in the central part of Milwaukee spent the highest proportion of income for housing whether or not they have mortgages as Maps 73 and 74 show.

Percent of Income for Owner Cost	With Mortgage		Without Mortgage	
	Number	Percent	Number	Percent
Less than 10.0%	4,157	7.4%	10,191	39.8%
10 to 14%	10,009	17.9%	5,877	22.9%
15 to 19%	12,109	21.6%	3,419	13.4%
20 to 24%	9,378	16.7%	1,827	7.1%
25 to 29%	6,304	11.3%	1,331	5.2%
30 to 34%	3,983	7.1%	719	2.8%
35 to 39%	2,432	4.3%	568	2.2%
40 to 49%	2,750	4.9%	643	2.5%
50% or more	4,886	8.7%	1,035	4.0%
Total computed	56,008	100.0%	25,610	100.0%
Not computed	343	0.6%	347	1.3%
Total owner units	56,351		25,957	
Median percent of income	20.9		12.2	

Source: 2000 Census File SF3



Map 73 – Median Percent of 1999 Income Spent for Owner Cost with Mortgage



Map 74 – Median Percent 1999 Income Spent for Owner Cost, No Mortgage

Single Family Owner Occupancy Characteristics by Race

Single family owner occupancy characteristics varied by racial group. Table 30 indicates only 63 percent of white owners had mortgages compared to just over 80 percent for minorities. While the

Table 30
Housing Value and Cost
Single Family Owner Occupied Units
City of Milwaukee

Characteristic	Race, Hispanic					Total
	White	African American	Indian	Asian	Hispanic	
Number of owners	57,173	18,560	539	1,147	4,339	82,308
Median value	\$88,000	\$55,500	\$80,700	\$70,500	\$65,400	\$80,400
With mortgage						
Number of owners	35,864	14,982	450	945	3,683	56,351
percent of owners	62.7%	80.7%	83.5%	82.4%	84.9%	68.5%
Median monthly cost	\$897	\$790	\$884	\$815	\$823	\$863
Median % of income for housing	20.4%	22.5%	19.2%	20.0%	21.4%	20.9%
Without mortgage						
Number of owners	21,309	3,578	89	202	656	25,957
percent of owners	37.3%	19.3%	16.5%	17.6%	15.1%	31.5%
Median monthly cost	\$327	\$291	\$330	\$344	\$314	\$339
Median % of income for housing	12.4%	11.7%	15.5%	11.3%	10.1%	12.2%

Source: 2000 Census File SF3

each racial group lives in different value units, the percentage of income spent for housing is similar across the racial groups.

Gross Rent of Renter Occupied Units

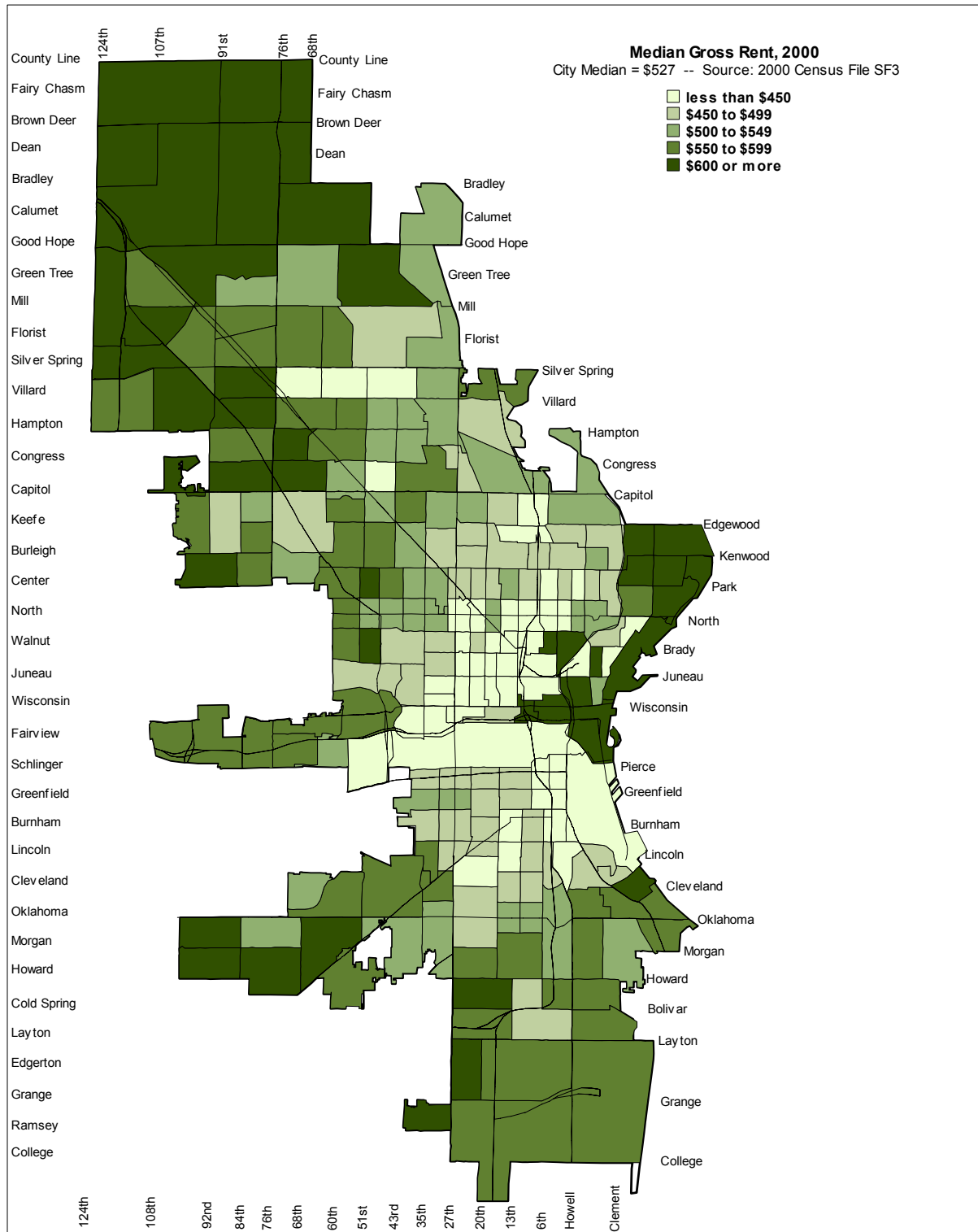
Gross rent includes the contract rent paid to the landlord plus the cost of any utilities, except telephone and cable, paid by the tenant. Gross rent better represents the true cost of housing to the renter. There were few very expensive or very inexpensive rental units in the City as Table 31 shows. Map 75 indicates median gross rent by area in 2000. Median gross rent actually decreased between 1990 and 2000 when inflation is considered. The 2000 median gross rent of \$527 per month compared to the 1990 median of \$558 expressed in 2000 dollars.

Table 31
2000 Monthly Gross Rent
Occupied Rental Units
City of Milwaukee

Monthly Gross Rent	Number of Units	Percent of Units
less than \$100	742	0.6%
\$100 to \$149	1,278	1.0%
\$150 to \$199	4,506	3.6%
\$200 to \$249	3,082	2.5%
\$250 to \$299	3,392	2.7%
\$300 to \$349	5,625	4.5%
\$350 to \$399	9,509	7.6%
\$400 to \$449	11,831	9.5%
\$450 to \$499	14,265	11.5%
\$500 to \$549	14,645	11.8%
\$550 to \$599	14,023	11.3%
\$600 to \$649	11,060	8.9%
\$650 to \$699	7,913	6.4%
\$700 to \$749	6,072	4.9%
\$750 to \$799	4,060	3.3%
\$800 to \$899	5,098	4.1%
\$900 to \$999	2,547	2.0%
\$1,000 to \$1,249	2,707	2.2%
\$1,250 to \$1,499	1,056	0.8%
\$1,500 to \$1,999	689	0.6%
\$2,000 or more	248	0.2%
Total rental units with rent	124,348	
Rental units no cash rent	2,401	
Total Rental units	126,749	
Median gross rent	\$527	
Average gross rent	\$547	

Source: 2000 Census File SF3

Milwaukee Urban Atlas



Map 75 – Median Gross Rent, 2000

Percent of Income Spent for Gross Rent

A slightly lower percentage of Milwaukee households spent a lot of their income for rent in 2000 than in 1990 as Table 32 shows.

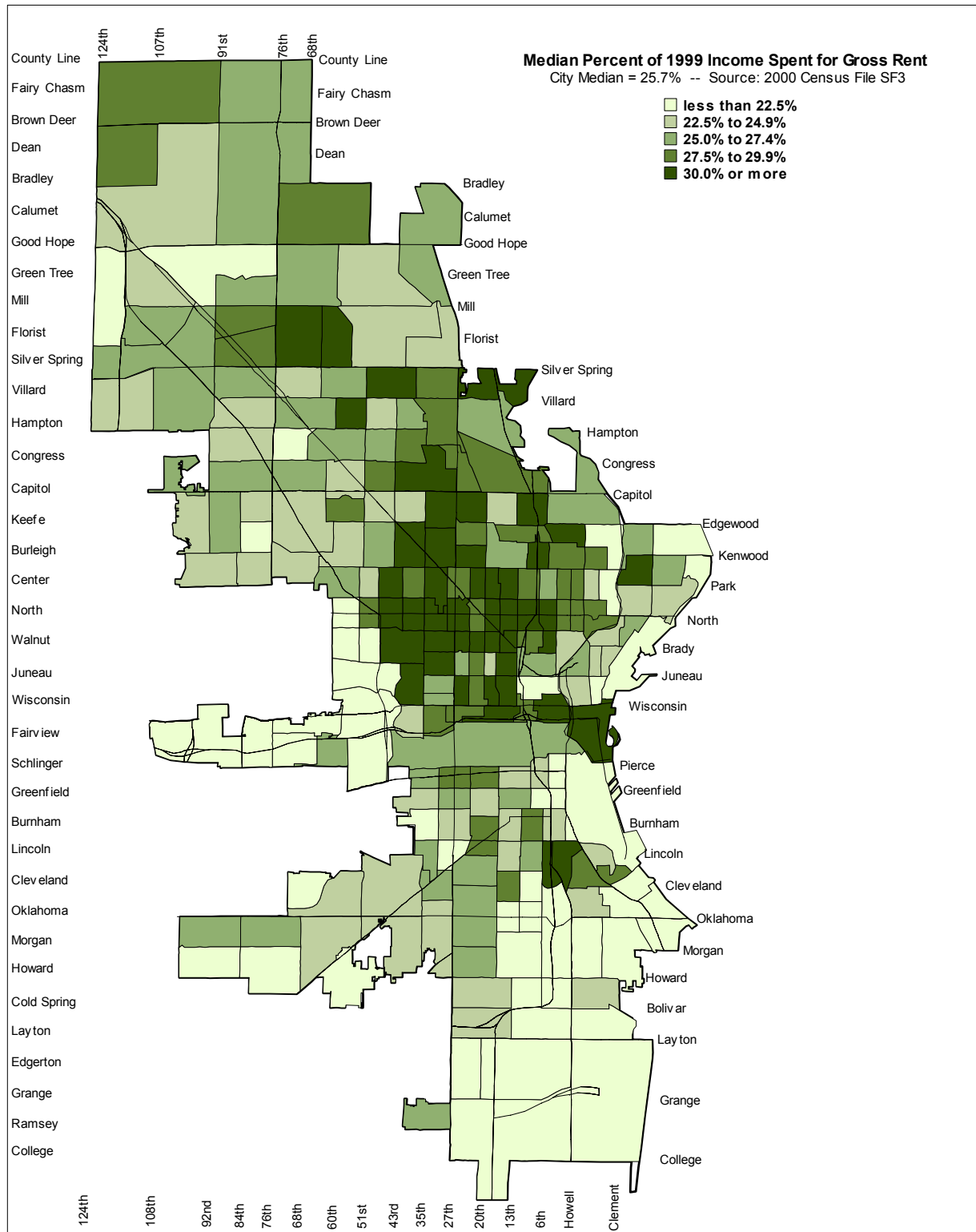
About 40 percent of Milwaukee's renter households spent more than 30 percent of their income for housing compared with 44 percent in 1990.

Table 32
Owner Cost As A Percentage of Income
City of Milwaukee
1990, 2000

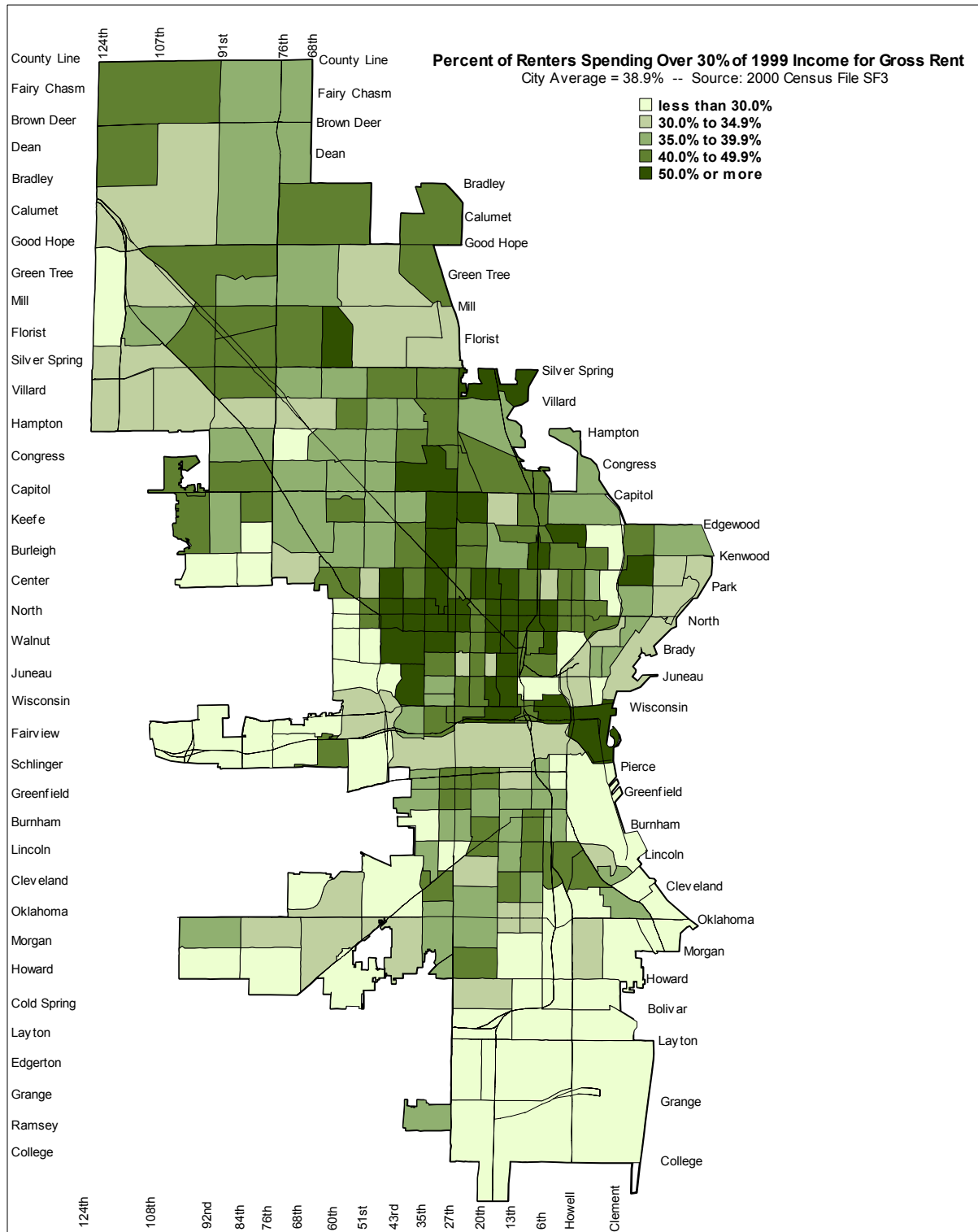
	Percent of income for owner costs	1990		2000	
		Number	Percent	Number	Percent
Federal guidelines require low income residents of subsidized housing to pay 30 percent of their income for housing. Subsidized housing units were added to Milwaukee's housing stock during the 1990s. Occupancy priority for these units is usually given to very low income households spending a high proportion of their housing for rent. Map 76 shows the median percent of	less than 20 percent	46,358	56.6%	45,762	55.6%
	20 to 24 percent	12,669	15.5%	11,205	13.6%
	25 to 29 percent	7,609	9.3%	7,635	9.3%
	30 to 34 percent	4,369	5.3%	4,702	5.7%
	35 percent or more	10,559	12.9%	12,314	15.0%
	not computed	366	0.4%	690	0.8%
	Total	81,930	100.0%	82,308	100.0%
	Median	28.0		25.7	

Source: 1990, 2000 Census

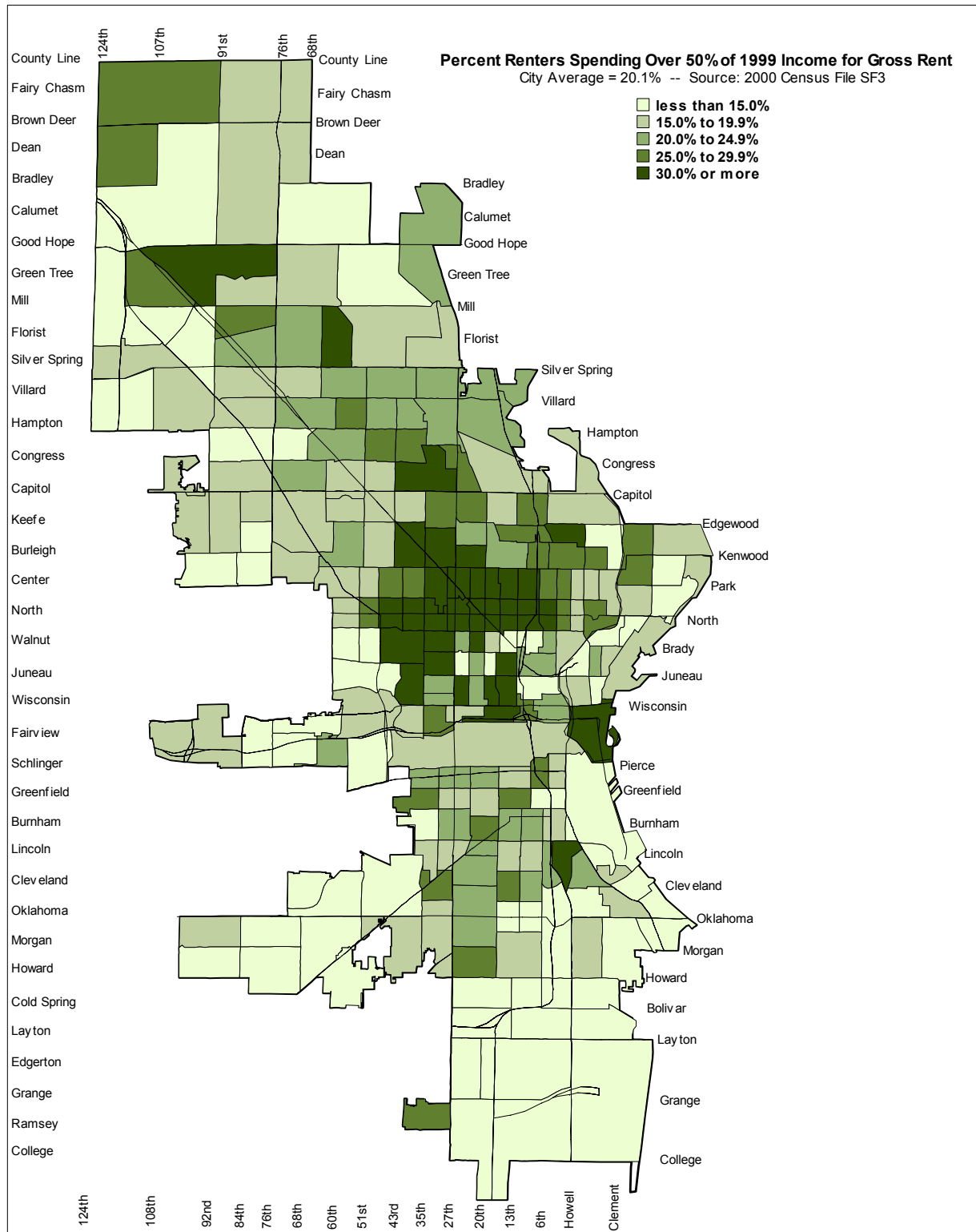
1999 income spent for gross rent 2000. The highest medians were in areas with relatively low rents, the central part of the City. Map 77 shows the percent of households spending more than 30 percent of their income for housing. Some, if not all, of these households would be eligible for housing assistance under current regulations. Some households spent more than half of their income for housing. Map 78 shows the concentration of those households is in the central part of the city.



Map 76 – Median Percent of 1999 Income Spent for Gross Rent, 2000



Map 77 – Percent Renters Spending Over 30% of 1999 Income for Gross Rent, 2000



Map 78 – Percent Renters Spending Over 50% of 1999 Income for Gross Rent, 2000

Renter Financial Characteristics by Race

Like owner costs, renter costs varies by race. African Americans spent less for rent, but spent the

Table 33
Rental Housing Costs by Race
City of Milwaukee
2000

Race, Hispanic	Number	Monthly Gross Rent		Median Percent Income for Cost	Percent Spending More than 30% of Income
		Median	Average		
Indicating one race					
White alone	62,916	\$551	\$584	23.6	28.2%
White alone, not Hispanic	58,136	\$556	\$575	23.6	28.1%
Black alone	50,556	\$504	\$500	29.2	40.7%
American Indian alone	1,409	\$528	\$541	24.1	28.4%
Asian, Pacific alone	2,620	\$540	\$562	22.9	28.8%
Other race alone	6,565	\$492	\$502	24.9	33.6%
Indicating two or more races	2,683	\$510	\$530	26.0	35.0%
Hispanic	12,448	\$496	\$508	24.5	32.2%
Total	126,749	\$527	\$547	25.7	33.6%

Source: U.S. Bureau of the Census

highest percent of their income on rental costs as Table 33 shows. Over 40 percent of African American households spent more than 30 percent of their income for housing. The percentage for other groups was around 30 percent..

Gross Rent by Number of Bedrooms

The number of bedrooms in a housing unit partly determines it's gross rent. The more space the higher rent. Median rents vary from \$412 for a unit without a bedroom to \$617 for a unit with three or more bedrooms.

